

# IRONWORKERS LOCAL 11

## BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



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### SUMMARY OF MATERIAL MODIFICATIONS

Date: December 23, 2016

To: All Active Participants of the Iron Workers Local 11 Welfare Fund and their Covered Dependents  
All COBRA Participants

From: The Board of Trustees

Re: **Welfare Fund Benefit Change** - Elimination of Cost Sharing for In-Network Annual Physical Examinations and Four Cancer Screening Procedures

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Preventive services have the potential to help people live longer, avoid disease and disability, and be healthier and more productive. Screenings may also identify cases in which disease is present, but would never progress to a level that requires treatment.

The Board of Trustees' are pleased to announce that **effective March 1, 2017**, the Iron Workers Local 11 Welfare Fund will eliminate cost sharing for **in-network** annual physical examinations and four cancer screening procedures.

What this means is that there will not be a \$25.00 co-payment required for your annual physical examination and/or a 10% co-insurance for any diagnostic laboratory or x-ray service associated with your annual physical exam. It will be covered at 100% by the Iron Workers Local 11 Welfare Fund, with the exception of follow up appointments and additional laboratory and/or x-rays.

You will also not incur a 10% co-insurance cost for the screenings of Cervical Cancer (Pap Test), Prostate Cancer (PSA Test), Colonoscopies and/ or Mammograms. These screenings / procedures will also be covered at 100%, with the exception of additional follow ups and screenings.

Out-of-network services will still have a deductible and co-insurance applied per individual/family.

### Questions?

If you have questions about these new provisions or your benefits in general, please contact the Fund Office at 973-376-7230.

### **Statement of Grandfathered Status**

The Iron Workers Local 11 Welfare Fund believes this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at 973-376-7230. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

### **ERISA Information**

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund  
Sponsor’s EIN #: 226041517  
Plan Number: 501

*This announcement will serve as a Summary of Material Modifications to the Iron Workers Local 11 Welfare Fund. Its purpose is to inform you about important changes that will be made to the Welfare Fund effective March 1, 2017. You should keep this Summary of Material Modifications together with your Summary Plan Description at all times for an accurate description of your current Welfare Fund benefits.*

*This announcement highlights certain features of the Iron Workers Local 11 Welfare Fund. Full details are contained in the Summary Plan Description and other documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*