

# IRONWORKERS LOCAL 11

## BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



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### SUMMARY OF MATERIAL MODIFICATIONS

Date: April 1, 2018

To: All Active Participants of the Iron Workers Local 11 Welfare Fund

From: The Board of Trustees

Re: Amendment to Short-Term Disability Benefits Effective April 1, 2018

In compliance with final regulations issued by the Department of Labor related to claims and appeals for disability related benefits, the Trustees amended the Short-Term Disability Benefits section of the July 1, 2015 Summary Plan Description effective April 1, 2018 as follows (with changes in italic):

#### XIV. SHORT-TERM DISABILITY BENEFITS (STD)

1. The Plan's Short-Term Disability benefits help protect you and your family from the financial consequences of illness or injury. The weekly short-term disability benefit is \$120. Benefits are payable if you are unable to work because of an injury or illness.

##### A. *What qualifies as a Short-Term Disability*

1. *You are eligible for STD benefits if you meet both of the following conditions:*

- a. Because of injury or illness, you cannot work as an iron worker.*
- b. As proof of disability the Trustees require an award for disability from either the State Disability Insurance Fund or a Worker's Compensation Carrier.*

##### B. **When Benefits Begin**

1. Whether you are absent because of an accidental injury, sickness, illness or pregnancy, benefits are payable from your eighth day of absence.

##### C. **Duration of Benefit Payments**

1. Benefits are payable for up to 26 weeks for each period of disability. The 26 week maximum applies to any one period of disability, whether from one or more causes, or for successive periods of disability due to the same or related cause or causes.

2. If your Short-Term Disability benefits end and you return to work in covered employment and again become disabled as a result of illness or accidental injury, you may re-apply for short-term disability benefits after you work at least two weeks in covered employment.

#### **D. How to Apply For STD Benefits**

1. You can apply for STD benefits by submitting a completed STD Claim Form along with *proof of your eligibility for State Disability or Worker's Compensation benefits* to the Fund Office. STD Claim Forms are available from the Fund Office. The Fund Office must receive your application within 60 days of the start of your disability.

#### **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 April 1, 2018. 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.*