

IRONWORKERS LOCAL 11

BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



12 Edison Place, Springfield, NJ 07081

Ph(973) 376-7230 Fax(973) 376-2094

www.ironnj.com

August 1, 2016

To: All Active Members and COBRA Core+ Participants

Re: Welfare Fund Benefit Change / Dental Benefit Modification

Dear Member/Participant:

The Board of Trustees of the Iron Workers Local 11 Welfare Fund have approved the modification of your dental benefits, administered by Delta Dental PPO. Effective and retroactive to 3/1/2016, the following changes will be made:

The annual \$50 individual / \$150 family deductible, 30% coinsurance and \$2,000 individual maximum will be eliminated.

In the next couple of weeks, the Fund Office will be working closely with Delta Dental PPO to reprocess any affected claims and make additional payment(s) if necessary.

Please be advised that dental claims will be administered and processed as follows:

1. Delta Dental PPO will process claims under their original insured dental benefit contract, where the annual deductible, coinsurance and maximum will apply. An Explanation of Benefit Statement (EOB) will be mailed to the member/participant and provider.
2. One to two weeks later, Delta Dental PPO will reprocess the claim (based on their fee schedule) and pay the annual deductible, coinsurance and maximum that was applied to the original claim. A second EOB will then be mailed to the member/participant and provider detailing the additional payment(s) made if necessary. The additional payment is a supplemental benefit made by the Iron Workers Local 11 Welfare Fund and administered by Delta Dental.

Keep in mind that if you have already made payment to your provider (paid any deductible/ coinsurance/ payment beyond annual maximum), you will have to make arrangements to get reimbursed directly from the provider. Delta Dental PPO only reimburses the member/participant when an out-of-network provider was utilized.

As a reminder, please continue to use Delta Dental PPO Providers to avoid any out of pocket costs beyond what is covered under the Delta Dental PPO Fee Schedule. Also, remember to have any major dental work pre-authorized by Delta Dental PPO.

Please allow enough time before calling Delta Dental PPO on the status of any claim(s). If you should have any questions on this notice, please do not hesitate to contact the Fund Office at 973-376-7230.

Sincerely,

The Board of Trustees

Notice of Grandfathered Health Plan

This group health plan believes the Ironworkers Local 11 Welfare Fund 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 do not apply to a grandfathered health plan and what might cause a plan to change from a 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 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This summary only highlights the key changes made to the Ironworkers Local 11 Welfare Fund. Summary of Material Modifications (SMM’s) together with the Summary Plan Description make up your official plan descriptions; please keep it together with your Summary Plan Description (SPD) Booklet and refer to them as necessary. If you would like to request a copy of the SPD, please contact the Fund Office.