

# IRONWORKERS LOCAL 11

## BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE

12 Edison Place, Springfield, NJ 07081

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[www.ironnj.com](http://www.ironnj.com)

June 16, 2016

**Re: Welfare Fund Benefit Change /  
Increase in Hearing Aid Benefit**

Dear Member:

In the United States today, there are 36 million people living with untreated hearing loss. There are many reasons why each and every one of our members and their dependents should seek hearing care, including improvement of quality of life, but the foremost reason is SAFETY. Studies have shown that hearing impairment not only affects business, social and personal relationships, it also causes reduced alertness, and increased risk to personal safety and safety to others.

At the June 14th, 2016 Board of Trustees Meeting, the following change, **effective July 1<sup>st</sup>, 2016**, was approved by the Trustees for the Welfare Fund:

*The Hearing Aid Benefit has been increased from \$1,200.00 per ear to \$2,200.00 per ear for Active Members and their eligible dependents. This benefit remains payable once in any 36 month period.*

Within the next couple of weeks, please look out for information on our website, [www.ironnj.com](http://www.ironnj.com) as well as in the mail from the Fund Office and "Hear USA", the company that will administer the Hearing Aid Benefit. 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  
For the Ironworkers Local 11 Welfare Fund

### 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](http://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.