

Plumbers and Pipefitters Local Union #94

Fringe Benefit Funds

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SUMMARY OF MATERIAL MODIFICATION FOR THE SUMMARY PLAN DESCRIPTION OF THE PLUMBERS AND PIPEFITTERS LOCAL UNION #94 HEALTH AND WELFARE FUND

Due to recent changes in federal regulations, the Trustees have made a *change* that will affect the benefits of your Plan. This “Summary of Material Modification” explains the change and should be kept with your Summary Plan Description.

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Congress passed and, in February 2009, the President signed the Children's Health Insurance Program Reauthorization Act (CHIPRA) which extended the state Children's Health Insurance Program (CHIP). This may affect your ability to obtain a subsidy for health insurance if you have children.

Effective December 1, 2009, the law establishes new special enrollment rights. Participants and dependents of Participants who are eligible, but not currently enrolled, in the Plan are permitted to enroll in the Plan under two scenarios:

- The Participant's or dependent's Medicaid or CHIP coverage is terminated as a result of loss of eligibility; or
- The employee or dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP.

An employee must request this special enrollment within 60 days of the loss of coverage in the first scenario and within 60 days of when eligibility is determined in the second scenario.

To determine if you or your children qualify for CHIP coverage, go to <http://ifs.ohio.gov/OHP/consumers/familvchild.stm> or call the State Job and Family Services' Department at 1-800-324-8680 for more information.

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Please keep this Notice with your Summary Plan Description. Also, if you have any questions, please feel free to call the Fund Office.

BOARD OF TRUSTEES

PLUMBERS AND PIPEFITTERS LOCAL
UNION #94 HEALTH & WELFARE FUND

March 22, 2010

