

Plumbers and Pipefitters Local Union #94 Fringe Benefit Funds

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SUMMARY OF MATERIAL MODIFICATION TO THE SUMMARY PLAN DESCRIPTION OF THE PLUMBERS & PIPEFITTERS LOCAL #94 HEALTH & WELFARE FUND

As you are aware, the Patient Protection and Affordable Care Act (Act) became law on March 23, 2010. This Act includes the following provision which will impact eligible expenses from the Medical Reimbursement Accounts. This "Summary of Material Modification" explains the change and should be kept with your Summary Plan Description.

Effective January 1, 2011, over-the-counter drugs and supplies (except insulin) can only be reimbursed with a Physician's prescription.

BOARD OF TRUSTEES
PLUMBERS & PIPEFITTERS LOCAL #94
HEALTH & WELFARE FUND

November 1, 2010

