

Plumbers and Pipefitters Local Union #94

Fringe Benefit Funds

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NOTICE OF SUMMARY OF MATERIAL MODIFICATION TO PLAN

Due to changes required by the Affordable Health Care Act of 2010, the Board of Trustees of the Fund has recently added the following language to the Plan/Summary Plan Description:

This Plan believes it is a “grandfathered health plan” under the Patient Protection and Affordable Health Care Act (Act) of 2010. As permitted by the 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 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 33 Fitch Blvd., Austintown, Ohio 44515, Phone: (800) 435-2388. 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.

Please keep this Notice with your Summary Plan Description, as the information described in this Notice is an addition to the Summary Plan Description. If you have any questions, please feel free to call the Plan’s Administrative Manager at (800) 435-2388.

BOARD OF TRUSTEES

**Plumbers & Pipefitters Local Union No.
94 Health & Welfare Fund**

April 11, 2011

