

Plumbers and Pipefitters Local Union #94 Health and Welfare Fund

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

This is a notice of modifications made to the Plumbers & Pipefitters Local Union #94 Health & Welfare Fund and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet.

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Effective with the January 1, 2014 work month contributions received in excess of the 36 month maximum dollar bank accumulation will be credited to the member's individual Medical Reimbursement Account on a monthly basis.

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Effective with the January 1, 2014 work month the 12 month consecutive period required for reinstatement of coverage will be removed. The reinstatement of eligibility rule will only require receipt of 150 credited hours of employment with one or more contributing employers.

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Effective January 1, 2014 reimbursements from Medical Reimbursement Accounts will be processed on a monthly basis. Enclosed is an updated form for requests for reimbursement of medical expenses.

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Please keep this information with your Summary Plan Description. As always, if you have any questions regarding these changes, please contact the Fund Office.

For more information contact the Plan Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515 (phone: 1-800-435-2388).

BOARD OF TRUSTEES
PLUMBERS & PIPEFITTERS LOCAL
UNION #94 HEALTH & WELFARE FUND
January 16, 2014

This group health plan believes this plan 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 mean 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 preventative 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 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, 33 Fitch Blvd., Austintown, Ohio 44515. 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.