

U.A. LOCAL 350 HEALTH, WELFARE & VACATION TRUST FUND

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May 2019

TO: PARTICIPANTS & DEPENDENTS

RE: SUMMARY OF MATERIAL MODIFICATIONS (“SMM”) for U.A. Local 350 Health and Welfare Plan

The Board of Trustees of the U.A. Local 350 Health and Welfare Plan (“Plan”) is pleased to provide you with the following summary of recent change(s) made to the Plan. IN ACCORDANCE WITH THE REQUIREMENTS OF THE EMPLOYEE RETIREMENT INCOME SECURITY ACT OF 1974, AS AMENDED (“ERISA”), THIS DOCUMENT SERVES AS A SUMMARY OF MATERIAL MODIFICATIONS (“SMM”) TO THE PLAN AND SUPPLEMENTS THE SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT THAT HAS BEEN SEPARATELY PROVIDED TO YOU. YOU SHOULD RETAIN THIS DOCUMENT WITH YOUR COPY OF THE SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT.

VISION BENEFIT CHANGE

Effective May 1, 2019, prescription safety glasses has been added as a vision care benefit for eligible participants and their dependents under the Plan as follows:

- For Vision Care benefits, the following limits and cost-sharing have been changed to the Plan’s Section 7.01, Article VII:

Active Participants & Dependents (Spouse & Children)	
<i>Safety Glasses</i>	<i>Prescription Safety glasses up to two pairs every 12 months.</i>
<i>Contract Provider</i>	<i>Paid at 80% of incurred charges (you are responsible for 20%).</i>
<i>Non-Contract Provider</i>	<i>Paid at 80% of incurred charges (you are responsible for 20%).</i>

GRANDFATHERED HEALTH PLAN REMINDER

As a reminder, the Board of Trustees believes that the U.A. Local 350 Health and Welfare Plan for is a “grandfathered health plan” under the Affordable Care Act (“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 Act was enacted. Being a grandfathered health plan means that your Plan is not required to include certain consumer protections of the Act that apply to other plans, for example, requiring the provision of preventive health services without any cost sharing. Grandfathered health plans must comply, however, with certain other consumer protections in the Act, such as the elimination of annual and lifetime limits on Plan 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 Office at (775) 826-7200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor (DOL) 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 contact the Plan Office at 775-826-7200, if you have any questions.

Sincerely,
Plan Administrators