

PIPE TRADES INDUSTRY HEALTH & WELFARE PLAN
NOTICE TO PLAN PARTICIPANTS

Summary of Material Modification

It is the intention of the Board of Trustees of your Welfare Plan to change benefits from time to time when the financial soundness of the Plan allows, and at other times to comply with changes to the Federal law. The following changes were made to your Welfare Plan effective as stated.

Full Self-Payment for Active Coverage now limited to 24 months - Effective November 1, 2018

The Board of Trustees reviewed the active self-payment program and implemented a 24 month maximum period for which self-payments will be accepted. This does not apply to retirees or to anyone who is disabled and is waiting for Medicare benefits to become available. For those participants that have already made more than 24 months payments or getting close, you will be allowed to participate through the end of the benefit quarter which ends July 2019. You will need to find other coverage starting in August 2019.

Retiree Subsidy – Definition of Years of Service – Effective February 1, 2019

The Trustees modified the new retiree selfpayment structure so that if a retiree has not been a participant of the National Pension Fund, the years of participation in the Health & Welfare plan will be used instead.

Privacy Notice

According to federal health information privacy laws, the Plan is required to notify you that a copy of the Plan's **Notice of Privacy Practices** can be obtained by contacting the Plan Office at (812) 877-2581. If you would like a complete copy, please contact the plan office.

Women's Health & Cancer Rights – Annual Notification

Do you know that your Welfare Plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Contact your plan administrator for more information. The Welfare Plan can be reached in writing at Post Office Box 3040, Terre Haute, Indiana 47803-0040, or by phone (812) 877-2581.

Statement Regarding Status as a Grandfathered Health Plan

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 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 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. 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 booklet and if you have any questions regarding this change, please contact the Plan's administrative office.

Sincerely,
BOARD OF TRUSTEES