

PIPE FITTERS LOCAL UNION NO. 211
WELFARE FUND
Zenith American Solutions
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October 31, 2018

TO: Plan Participants

FROM: Board of Trustees

RE: SUMMARY OF MATERIAL MODIFICATIONS

This Amendment and Summary of Material Modifications (the “Amendment”) amends the Pipe Fitters Local Union No. 211 Welfare Trust Fund (the “Plan”) effective as of the dates listed. Covered Individuals should read this Amendment carefully and keep it with the Plan’s plan document and summary plan description of the Plan dated January 1, 2011 (as thereafter amended by prior Amendments and Summaries of Material Modifications, the “SPD”).

Effective January 1, 2019: The individual **Calendar Year Deductible** will increase from \$750.00 per eligible individual per calendar year to \$1,250.00 per eligible individual per calendar year. Additionally, there is a separate family **Calendar Year Deductible** of \$3,600.00 per family per calendar year. The deductible each member of your family pays counts towards the combined family deductible.

Family Calendar Year Deductible Example: Each family member can only have a maximum of \$1,250.00 applied towards the family deductible. For example: Mike paid \$400.00, Carol paid \$550.00, Elaine paid \$500.00, Jane paid \$1,250.00, Shawntell paid \$900.00. Jane has met her individual deductible. Additionally, based on the five family members listed above, a total deductible amount of \$3,600.00 was paid and therefore the family has met their combined family deductible and no further deductible is due by any family member.

Effective January 1, 2019: The Plan’s coinsurance rate for out of network care will decrease from 60% to 50%. (The coinsurance rate for in network care will remain at 75%) That means it is even more important for you and your family to choose health care providers who are in network for non-emergency care. To confirm whether a doctor or hospital is in network, see www.bcbsil.com or contact 1-800-810-2583.

Effective January 1, 2019, Blue Cross Blue Shield will serve as the claims administrator for Plan medical benefits. For questions regarding a claim for medical benefits under the Plan, you can contact Blue Cross Blue Shield at 1-800-367-8309. You can submit claims for medical benefits to PO Box 805107, Chicago, Illinois 60680-4112 and appeals for medical benefits to PO Box 2401 Chicago, Illinois 60690. **PLEASE NOTE: New Medical ID Cards will be sent to you from Blue Cross Blue Shield around the middle of December. Please ensure you provide a copy of your new Medical ID Card to your providers.**

Effective January 1, 2019: Retiree medical benefits will no longer be available for members who retire after December 31, 2018. Members who are retiring will remain eligible for continuation coverage for the period provided by COBRA, which is generally 18 months following termination of eligibility as a result of leaving employment. In addition, effective April 1, 2019, the contribution rate for members using retiree medical coverage will be increased to the same rate as the rate in effect for COBRA coverage under the Plan. Affected members will receive notice of the new rates once they are determined in the first quarter of 2019.

NOTE: Receipt of this Notice to Participants does not automatically entitle you or your eligible dependents, if any, to the benefits provided by the Plan. Eligibility to participate and receive Plan benefits will be determined under the terms of the Plan.

Effective January 1, 2019: If a member receives services from a non-network provider or facility, the “Usual and Customary Charges” that the Plan uses to determine reimbursements generally will be based on 150% of the published rates allowed by the Centers for Medicare and Medicaid Services (CMS) for Medicare for the same or similar service within the geographic market.

Effective January 1, 2019: The life insurance benefit will be reduced from \$12,500 to \$10,000, and will no longer be available for 1) spouses or dependent children of members or 2) retired members who retire after December 31, 2018.

Effective January 1, 2019: The Dental Program will no longer be offered. No benefits will be paid for any dental services that were provided after December 31, 2018.

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