



LOCAL 36 BENEFIT FUNDS

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SHEET METAL WORKERS' LOCAL 36 WELFARE FUND

Summary of Material Modification

Applicable to All Participants

Saint Louis Plan

Arkansas Plan

Missouri Plan B

September 2, 2022

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund (your Welfare Plan) are pleased to announce the following benefit changes.

Infused Specialty Medication

The Plan provides:

- Specialty drugs obtained through the PBM's (Pharmacy Benefit Manager) Specialty Pharmacy and utilizing a co-pay assist program have no member co-pay applied; and
- Specialty drugs obtained through the PBM's Specialty Pharmacy with no co-pay assist program will have a 25% co-insurance.

Effective June 1, 2022, the Plan will now cover infused medications obtained through an in-network administering Hospital or Infusion Center. These infused medications will be covered through the medical plan. The same copay/coinsurance rules will apply as stated above.

This change relates to infused Specialty Medications only. No other specialty drugs obtained through a source other than the PBM's Specialty Pharmacy, such as injectable medications, are covered through the medical plan.

Life Insurance

Effective August 1, 2022 the life insurance benefit provided through the Welfare Fund will be provided through an insured product from ULLICO in place of the Hartford.

If you have a question about these benefits call the Fund Office. In all other respects the Plans of Benefits are not changed.

The Saint Louis Plan and the Missouri Plan B are non-grandfathered plans under the Affordable Care Act and provides all the benefits required for a non-grandfathered plan. The Arkansas Plan is a grandfathered plan under the Affordable Care Act 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 at the Fund Office, (314) 652-8175. 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.

Trustees of the Sheet Metal Workers' Local 36 Welfare Fund