

**SHEET METAL WORKERS' LOCAL 36 WELFARE FUND**

**Summary of Material Modification**

**Applicable to All Participants**

**Saint Louis Plan**

**Arkansas Plan**

**Missouri Plan B**

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund are pleased to announce an expanded Weight Loss Surgery Benefit effective April 1, 2021.

As part of the plan review done in conjunction with the change to the AmWINS Rx PBM, the rules related to weight loss medications were modified so that, effective April 1, 2021, the Plan covers all medically necessary and medically appropriate weight loss medication. In addition to the expansion of covered medications, the Weight Loss Surgery Benefit has been expanded from the limited specialty network to cover charges from all in-network providers. All surgeries must still be pre-authorized and before surgery will be approved you must still undertake a period of nutritional diet/exercise and complete necessary pre-surgery testing to establish suitability for surgery. There is no out-of-network weight loss surgery benefit.

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](http://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**