



LOCAL 36 BENEFIT FUNDS

2319 CHOUTEAU AVE., SUITE 300 · ST. LOUIS, MO 63103 · www.smw36benefits.org
Tel: (314) 652-8175 Toll-Free: (800) 741-9411 Fax: (314) 652-0338

Summary of Material Modification October 1, 2017

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund (your Welfare Plan) periodically review the benefits provided by your Welfare Plan and make changes so that your Welfare Plan can continue to provide the richest benefits possible while maintaining Plan assets, keeping down your out-of-pocket costs, and maintaining, to the extent possible, the contribution rates. Based on their review the Trustees have added a Wellness Health Incentive Program (WHIP) under which you will be able to earn credits that will be used to reduce your out-of-pocket medical expenses.

The Plan is a non-grandfathered plan under the Affordable Care Act and provides all the benefits required for a non-grandfathered plan.

Article VII "Covered Medical Charges and Exclusions," Section 7.4 "Wellness and Preventive Care Benefits" is amended by adding new paragraph (5) as follows:

(5) Wellness Health Incentive Program (WHIP)

Effective October 1, 2017, the Plan has added a voluntary program through which a Participant and his or her Spouse are each eligible to earn up to \$200 in Wellness Health Incentive Credits (\$400/family) toward their annual deductible. The Wellness Incentive Credits earned in a benefit (calendar) year will be used to reduce the Annual Plan Deductibles in the following benefit year. The incentive credits only apply to the person who earned them.

- a) Participation in this program is voluntary.
- b) Wellness Incentive Credits are earned in \$50 increments upon completion of any one of the following Wellness Events, **up to a maximum of \$200 per participant or Spouse.**
 - 1. **Participation with specified vendor event at the SMART Local No. 36 Annual Health Fair (eg scavenger hunt);**
 - 2. **Blood work at Annual Health Fair or as part of physical***
 - 3. **Flu shot at the Health Fair or network provider.**
 - 4. Annual Physical (could be well woman exam) * 1x/year
 - 5. Medically appropriate Pap smear/Mammogram/prostate exam*
 - 6. Dental check-up and cleaning (only counts 1x/year)
 - 7. Establishing and identifying a Primary Care Physician (PCP) and meeting with the physician (if you have a physical from your PCP you cannot get two Wellness Incentive Credits from the same visit).

* No medical information obtained during a medical examination or from blood work done at the health fair or at the request of your physician is shared with the Welfare Fund. All medical information is between you and your medical provider.

- c) Wellness Incentive Credits can only be earned by the Participant and his or her spouse and the incentive credits will only be used to reduce the Annual Deductibles of the individual who earned them. They are not earned by dependent children covered by the Plan.
- d) The Fund office will apply the credits earned from the Wellness Health Incentive Program towards your Annual Deductible (or your spouse's Annual Deductible) in the following calendar year. For example, if you earn \$50 for three of the eligible incentives between October 1 and December 31, 2017, then your deductible will be reduced by \$150.00 for the 2018 plan year. And, if your spouse earns \$50 for two of the eligible incentives during that same period then your spouse's deductible for the 2018 plan year will be reduced by \$100. If you earn incentives after January 1, 2018 then your incentive deductible credit is applied to the next calendar year.
- e) Wellness Incentive deductible credits are earned in one benefit (calendar) year and credited in the next benefit year.
- f) Unused Wellness Incentive Credits do not carry over after the end of the Benefit Year in which they are available.

In general, the Fund Office will credit you with Wellness Incentive Credits when you earn them (for example when you sign in at the health fair or for the blood work at the health fair, or when a claim for a physical is processed).

A Participant or Spouse unable to complete four Wellness Events due to disability may contact the Fund Office for a reasonable accommodation to allow the individual to earn Wellness Incentive Credits. The Trustees may change or discontinue this benefit at any time.

In all other respects Article VII, Section 7.4 and all other aspects of the Plan of Benefits remain the same.

Respectfully,
The Board of Trustees

International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

If you believe that SMART Local Union No. 36 Welfare Fund has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Ms. Buffi Gass, Civil Rights Coordinator, 2319 Chouteau Ave, Suite 300, St. Louis, MO 63103, phone number- 314-652-8175, Fax- 314-652-0338 or bgass@sheetmetal36.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Ms. Buffi Gass, Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-314-652-8175.

注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電1-314-652-8175。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-314-652-8175.

OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-314-652-8175.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-314-652-8175.

314-652-8175 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-314-652-8175 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-314-652-8175.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-314-652-8175.

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-314-652-8175.

Wann du [Deutsch (Pennsylvania German / Dutch)] schwetzsch, kannsch du mitaus Koschte ebber gricke, ass dihr helft mit die englisch Schprooch. Ruf selli Nummer uff: Call 1-314-652-8175.

توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با تماس بگیریید. 1-314-652-8175

XIYYEEFFANNAA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-314-652-8175.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-314-652-8175.

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