



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 May 1, 2018

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 changed the Pre-Natal Wellness/Healthy Baby Program and added a preferred network for sleep studies in connection with the diagnosis and treatment of conditions such as sleep apnea.

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

Pre-Natal Wellness/Healthy Baby Program

Prior to the implementation of the WHIP (Wellness Health Incentive Program) in January 2018, the Healthy Baby Program provided that the Plan would reduce the deductible for the baby and mother if the mother participated in the program. By participating in the WHIP program, a participant or spouse can earn credits to eliminate part or all of their deductible, which in the case of a pregnancy would eliminate any benefit from the Healthy Baby Program. Accordingly, the Healthy Baby Program is being changed so that effective May 1, 2018, if a Member or spouse participates in the Plan's prenatal (Healthy Baby) program and completes the case management requirements of that program, the Tier 1 (in-network) and Tier 2 co-insurance for charges related to the delivery will be reduced as follows:

Tier 1	plan pay:	100%	Member pay	0%
Tier 2	plan pay:	90%	Member pay	10%

There is no change in the co-insurance percent for tier 3, out-of-network, claims.

Pregnant women are encouraged to enroll in the Healthy Baby Program and to tell their physicians about this benefit so that they don't pay too much up front. If you pay more than your share be sure to request a refund from your provider.

Sleep Studies

Sleep apnea is a common medical issue and many Americans undergo sleep studies to determine if a CPAP machine or medication or other treatment is appropriate. The cost of sleep studies varies significantly based upon the provider; facilities connected with hospitals can be five to ten

times the cost of free-standing facilities. To control costs to both participants and the Plan, the Fund Office has negotiated a preferred network of facilities for sleep studies.

Effective July 1, 2018, Sleep studies conducted in connection with the diagnosis and treatment of conditions such as sleep apnea will be covered as follows:

- a) Sleep studies must be pre-authorized by the Fund Office;
- b) Except as set out below, sleep studies will only be covered when performed at a free-standing facility (not a hospital or hospital-based facility); and
- c) Sleep studies will be covered in a hospital only when administered during a confinement under circumstances where the tests cannot be performed after discharge.

The amount the Plan will pay for a sleep study depends on where it is performed:

- ✓ Sleep studies performed at a facility in the preferred network are covered at 100% without a deductible or co-insurance;
- ✓ Sleep studies performed at a free-standing facility that is in the plan's general provider network but not in the preferred network are subject to the general in-network deductible and a co-insurance based on the network status of the provider under the applicable schedule of benefits; and
- ✓ Sleep studies at out-of-network providers are not covered.

Remember sleep studies must be pre-certified by the Fund Office. When you or your physician call for pre-certification the Fund Office will help you locate a preferred provider.

In all other respects 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, Saint Louis, MO 63103, (314) 652-8175 phone, (314) 652-0338 fax, 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, kannscht 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 بگیرید. 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.

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚክተሎ ቁጥር ይደውሉ 1-314-652-8175.