



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

August 28, 2019

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund periodically review the benefits provided 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.

Gene Therapy Procedures are health care services that introduce or are related to the introduction of genetic material into a person intended to replace or correct faulty or missing genetic material. These are new and developing medical treatments about which the long-term benefits and effectiveness are still unknown and there are no restraints on the costs. For this reason, the Trustees and their advisors believe that more time is needed to fully understand the costs and benefits of these treatments and how the plan could incorporate coverage and that it is best to review each therapy separately and to add specific gene therapies if and when it is appropriate to do so.

Accordingly, effective November 1, 2019, all three plans are amended to add an exclusion for gene therapy to both the medical benefit exclusions and the prescription drug exclusions as follows:

Gene Therapy Procedures are health care services that introduce or are related to the introduction of genetic material into a person intended to replace or correct faulty or missing genetic material. Except to the extent specifically included as a covered benefit, the Plan excludes coverage for all expenses (medical and/or prescription drug) related to Gene Therapy and Gene Therapy Procedures as well as any prescription drugs, procedures, health care services related to such therapy even if those therapies have received approval from the U.S. Food and Drug Administration (FDA). Some examples of gene therapy include, but are not limited to, Chimeric Antigen Receptor T-Cell (CAR-T)

Therapies such as Kymriah and Yescarta, as well as other therapies, such as Luxturna and Zolgensma. All of which are currently excluded by the Plan.

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.

Fraternally,

Trustees International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund

The 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 314-652-8175, email 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.

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.

LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jerbal in jipañ ilo kajin ñe am ejjeļok wōñān. Kaalok 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。

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 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.

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

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

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

LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-314-652-8175.

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

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

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-314-652-8175 まで、お電話にてご連絡ください。

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-314-652-8175 पर कॉल करें।

सुचना: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-314-652-8175.