

**SHEET METAL WORKERS LOCAL UNION 268 WELFARE PLAN  
SUMMARY OF MATERIAL MODIFICATIONS**

This notice serves as an official summary of material modifications (SMM) to the Summary Plan Description for the Sheet Metal Workers Local 268 Welfare Plan ("Plan"). PLEASE READ THIS NOTICE CAREFULLY AND KEEP IT WITH YOUR PLAN AND SUMMARY PLAN DESCRIPTION (SPD) BOOKLET.

Please note that this SMM only provides information regarding the changes that have been made to Plan benefits and benefit provisions and does not provide all of the information that may be relevant to a particular benefit or benefit provision. For more information regarding the benefits and benefit provisions addressed by this SMM, you should consult the SPD booklet.

Effective March 1, 2020, the Trustees of the Sheet Metal Workers Local 268 Welfare Plan have determined to add the following **NOTE** to the end of the **Schedule of Medical Benefits** in Section C. 2. of the SPD:

**NOTE:** Effective March 1, 2020 and until such time as determined by the Trustees in accordance with applicable law, COVID-19 testing performed by PPO and Out-of-Network providers shall be covered at 100% with no co-pay and no deductible as long as such testing is:

- Medically Necessary,
- consistent with guidelines established by the Centers for Disease Control and Prevention (CDC), and
- not covered by the CDC or a state program or agency.

In addition, the cost of the initial physician's office, emergency room or urgent care visit that results in an order for testing for COVID-19 shall be covered at 100% with no co-pay and no deductible. Treatment for COVID-19 will remain at the normal Plan benefit as stated herein.

**GRANDFATHER STATUS**

Federal regulations require us to advise you that this group health plan believes this plan is a "grandfathered health plan" 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:

Board of Trustees of the Sheet Metal Workers  
Local 268 Welfare Plan  
2701 North 89<sup>th</sup> Street  
Caseyville, Illinois 62232  
618-397-1443

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 plan.