

**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 July 1, 2022, the Trustees of the Sheet Metal Workers Local 268 Welfare Plan have determined to add the following new item 14 to Section J, Exclusions and Limitations, of the SPD:

14. **Extreme Sports.** Expenses for injuries sustained during participation in any sport or athletic activity undertaken for thrill seeking or which exposes the individual to abnormal or extreme risk of injury, as determined by the Trustees. Examples of extreme sports/activities include, but are not limited to:
- MMA Fighting/Training
 - Motorcross Racing
 - Motor Vehicle Competition including racing and training
 - Solo skydiving/hang gliding
 - Rodeo, show jumping or horse racing
 - Scuba Diving as a professional or without an underwater diving certificate
 - A sporting activity for pay
 - Rock/Mountain Climbing
 - Roller Derby
 - Parkour
 - Zorbing
 - Powerblocking
 - Adventure racing
 - Alpinism/mountaineering
 - BASE jumping
 - BMX racing
 - Acrobatics or stunt flying
 - Powerboat racing

All succeeding items in Section J are renumbered accordingly.

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 89th 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. This website has a table summarizing which protections do and do not apply to grandfathered health plan.