



May, 2016

Summary of Benefits and Coverage

Enclosed is a Summary of Benefits and Coverage (SBC) for the Plan year beginning June 1, 2016. The SBC is meant to help you understand your coverage and common healthcare terms. The Federal Government requires all Plans to provide a current SBC document to you every year. There have been no changes made to the Health & Welfare (H&W) Plan provisions since last year's SBC was issued.

Local 399's H&W Plan is "Grandfathered"

The H&W Board of Trustees made no material changes to the Plan that would reduce your benefits since the inception of the Affordable Care Act (ACA). As a result, the Plan has maintained what is called 'grandfathered' status under the ACA. This grandfathered status enables the Fund to postpone certain other federal requirements of the Act. Although most of the requirements of the ACA are part of the Plan today, there are some requirements the Plan does not have to implement due to maintaining grandfathered status. One of the Act's requirements is to notify plan participants of this grandfathered status on an annual basis.

Women's Health and Cancer Rights Act of 1998

Under the Women's Health and Cancer Rights Act of 1998 ("WHCRA"), group health plans that provide medical and surgical benefits from the Plan in connection with a mastectomy must also provide benefits for certain reconstructive surgery. A covered person who is receiving Plan benefits in connection with a mastectomy and who elects breast reconstruction will be provided coverage for the following:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications in all stages of mastectomy, including lymphedemas.

Coverage of the above is subject to the Plan's deductible, co-insurance percentage and other provisions and limitations applied for other covered treatments under the Plan. The WHCRA requires Plans to notify plan participants annually of this coverage.

HIPAA Privacy Notice

Local 399's Health & Welfare Fund is required by law to maintain the privacy of your health information as described in its Notice of Privacy Practices. You have a right to request and receive a copy of that notice at any time, even if you have received the notice previously. You also have a right to contact the H&W Privacy Officer c/o IUOE Local 399 H&W Fund, 2260 S. Grove Street, Chicago, IL 60616 if there are questions regarding confidentiality, privacy or security of protected health information (PHI).

Please call the H&W Fund Office (312) 372-9870 – Option 3 with any questions you have on your Plan coverage.