



PLUMBERS AND PIPEFITTERS LOCAL UNION NO. 630 WELFARE FUND



c/o National Employee Benefits Administrators, Inc.
1920 N. Florida Mango Road | West Palm Beach, Florida 33409
(561) 478-0095 | (800) 822-5899

Summary of Material Modifications – January 1, 2019

This document is a “Summary of Material Modifications” (SMM) which describes changes to the Plumbers and Pipefitters Local Union No. 630 Welfare Fund (the “Plan”). This SMM modifies the language found in your Summary Plan Description (SPD). All statements made in this document are subject to the terms and conditions of the Plan Document. If there is a discrepancy between the SPD or this SMM and the Plan Document, the Plan Document will govern. Copies of the SPD and Plan Document are available for review at any time during normal working hours at the Plan’s office.

RETIREES OVER AGE 65 AND RETIREES’ DEPENDENTS OVER AGE 65

The Board of Trustees is pleased to announce a change to your Prescription Drug Coverage effective **January 1, 2019**. Your prescription drug benefit will now be provided by **Humana Group Medicare Prescription Drug Plan** effective January 1, 2019. The Plan has retained Labor First, a firm that specializes in the implementation and ongoing member service of retiree health and drug programs, to help you with the transition. Our goal is to maintain and enhance your benefit, improve operational and administrative workflow, and to strengthen the financial position of the Plan. While we understand transitions can be difficult, every attempt has been made to mitigate any plan disruption.

Important things to know:

- Your prescription drug benefit coverage in terms of deductible remain the same and copayments will be similar although medications can change tiers year to year and carrier to carrier.
- You will be able to use most retail pharmacies for 30-day and 90-day supplies, as the Humana Medicare Rx Plan has a pharmacy network that contains over 65,000 in-network pharmacies nationwide.
- You do not need to obtain new prescriptions if you use your local pharmacy and have active refills available. Simply show them your new ID card after January 1, 2019.
- Humana Group Medicare Prescription Drug Plan also offers the Humana Pharmacy Mail Order program.
 - Any current scripts you have with mail order will not be transferring. If you choose to use mail order scripts will need to be sent from your doctor to the new Humana mail order program. You will be receiving more information in December.
- We suggest you fill any open scripts prior to the plan change.
- Some medications may require Prior Authorizations, Step Therapy, or Quantity Limit Restrictions.
 - You will need to resubmit certain prior authorizations with the current plan to the new plan. You will be receiving more information in December.

What mailings to expect in the coming months:

- You will receive a Humana Pre-Kit in late November.
- You will receive your confirmation letter in early December.
- You will receive a Humana ID card in mid/late December.
- You will receive your Humana Welcome Kit by the end of January with your Evidence of Coverage (EOC).



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Will there be a retiree meeting scheduled?

Labor First will present details of the new plan and answer questions at a retiree meeting on December 10, 2018. Enclosed you will find the meeting flyer and RSVP information.

Labor First is available to provide ongoing support with any questions or problems you may have. Your dedicated Plumbers & Pipefitters Local Union No. 630 Welfare Fund retiree advocates can assist you with drug coverage questions, prior authorizations, tier exceptions, vacation overrides, mail order, ID card replacements, pharmacy/provider outreach, Medicare Social Security support or any other questions or issues with your new Rx plan. Your Plumbers and Pipefitters Local 630 Welfare Fund retiree advocates are also able to assist you in reviewing your current medications on the formulary, including tier designation or if any additional approval is required.

Enclosed is a summary of the new prescription plan. If you have questions about any of this information, please do not hesitate to call Labor First at (561) 264-0690 or Toll Free (855) 893-0560 (TTY 711).

NOTICE OF GRANDFATHER HEALTH PLAN STATUS

The Affordable Care Act is the common name for federal health care reform legislation enacted in March of 2010. The Affordable Care Act requires that certain changes be made to health care benefit programs such as the benefit packages offered under the Plumbers and Pipefitters Local Union No. 630 Welfare Fund ("Plan"). The Affordable Care Act also provides, however, that plans that existed on March 23, 2010 when the Act became law are considered "grandfathered" and do not have to comply with all of the requirements under the Act.

The Plan's Board of Trustees believes that the Plan is a "grandfathered health plan" under the Affordable Care Act and applicable regulations. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain health care coverage that was already in effect when that law was enacted. Because the Plan is grandfathered the Plan is not required to include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of certain preventive health services without any cost sharing. Grandfathered health plans must still 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 (800) 822-5899.

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.



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NONDISCRIMINATION STATEMENT

Plumbers and Pipefitters Local Union No. 630 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.

Spanish

Plumbers and Pipefitters Local Union No. 630 Welfare Fund cumple con las leyes federales de derechos civiles aplicables y no discrimina por motivos de raza, color, nacionalidad, edad, discapacidad o sexo. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-561-478-0095 (TTY: 1-800-822-5899).

French Creole

Plumbers and Pipefitters Local Union No. 630 Welfare Fund konfòm ak lwa sou dwa sivil Federal ki aplikab yo e li pa fè diskriminasyon sou baz ras, koulè, peyi orijin, laj, enfimite oswa sèks. ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-561-478-0095 (TTY: 1-800-822-5899).

Vietnamese

Plumbers and Pipefitters Local Union No. 630 Welfare Fund tuân thủ luật dân quyền hiện hành của Liên bang và không phân biệt đối xử dựa trên chủng tộc, màu da, nguồn gốc quốc gia, độ tuổi, khuyết tật, hoặc giới tính. CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-561-478-0095 (TTY: 1-800-822-5899).

Portuguese

Plumbers and Pipefitters Local Union No. 630 Welfare Fund cumpre as leis de direitos civis federais aplicáveis e não exerce discriminação com base na raça, cor, nacionalidade, idade, deficiência ou sexo. ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-561-478-0095 (TTY: 1-800-822-5899).

Chinese

Plumbers and Pipefitters Local Union No. 630 Welfare Fund
遵守適用的聯邦民權法律規定，不因種族、膚色、民族血統、年齡、殘障或性別而歧視任何人。
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 1-561-478-0095（TTY：1-800-822-5899）。

French

Plumbers and Pipefitters Local Union No. 630 Welfare Fund respecte les lois fédérales en vigueur relatives aux droits civiques et ne pratique aucune discrimination basée sur la race, la couleur de peau, l'origine nationale, l'âge, le sexe ou un handicap. ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-561-478-0095 (ATS : 1-800-822-5899).

Tagalog

Sumusunod ang Plumbers and Pipefitters Local Union No. 630 Welfare Fund sa mga naaangkop na Pederal na batas sa karapatang sibil at hindi nandiskrimina batay sa lahi, kulay, bansang pinagmulan, edad, kapansanan o kasarian. PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-561-478-0095 (TTY: 1-800-822-5899).



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Russian

Plumbers and Pipefitters Local Union No. 630 Welfare Fund соблюдает применимое федеральное законодательство в области гражданских прав и не допускает дискриминации по признакам расы, цвета кожи, национальной принадлежности, возраста, инвалидности или пола.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-561-478-0095 (телетайп: 1-800-822-5899).

Arabic

بقوانين الحقوق المدنية الفدرالية Plumbers and Pipefitters Local Union No. 630 Welfare Fund يلتزم المعمول بها ولا يميز على أساس العرق أو اللون أو الأصل الوطني أو السن أو الإعاقة أو الجنس. (رقم هاتف الصم 1-561-478-0095 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-822-5899 والبكم).

Italian

Plumbers and Pipefitters Local Union No. 630 Welfare Fund è conforme a tutte le leggi federali vigenti in materia di diritti civili e non pone in essere discriminazioni sulla base di razza, colore, origine nazionale, età, disabilità o sesso.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-561-478-0095 (TTY: 1-800-822-5899).

German

Plumbers and Pipefitters Local Union No. 630 Welfare Fund erfüllt geltenden bundesstaatliche Menschenrechtsgesetze und lehnt jegliche Diskriminierung aufgrund von Rasse, Hautfarbe, Herkunft, Alter, Behinderung oder Geschlecht ab.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-561-478-0095 (TTY: 1-800-822-5899).