

TWIN CITY IRONWORKERS HEALTH AND WELFARE FUND

C/O Wilson McShane Corp
3001 Metro Drive
Bloomington, MN 55425
(952) 854-0795

SUMMARY OF MATERIAL MODIFICATION

May 2023

The Trustees of the Twin City Ironworkers Health and Welfare Fund announce the following plan improvement:

(Applies to participants in Active, Pre-Medicare Retiree and COBRA status, as well as Medicare-Eligible retirees enrolled in the self-funded medical plan – Does not apply to UHC Medicare Retirees)

Coverage for Genetic Testing

Effective May 1, 2023, expenses for medically necessary genetic testing are included as Covered Expenses by the Plan, subject to a per person annual maximum of \$2,500 and a per person lifetime maximum of \$10,000.

For your reference, a list of the Plan's Covered Expenses can be found starting on page 39 of the 2023 Plan Document/Summary Plan Description.

Grandfathered Status

The Twin City Ironworkers Health and Welfare Fund 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 or policy] 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 Fund Office at 952-854-0795.

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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November 2023

The Trustees of the Twin City Ironworkers Health and Welfare Fund announce the following plan improvement:

Increase in Maximum Hours Allowed in Individual Record System

Effective for hours of Covered Work on and after December 1, 2023, the maximum hours allowed to accrue in your Individual Record System, commonly called an hour bank, will increase from 6,000 to 7,200.

As a reminder, hours of Covered Work for which contributions are received on your behalf in excess of 1,600 during the 12-month period December 1, 2023 through November 30, 2024 are posted to your Individual Record System on January 1, 2025.

For your reference, a full description of the Individual Record System and how it functions can be found starting on page 13 of the 2023 Plan Document/Summary Plan Description.

Grandfathered Status

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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 Fund Office at 952-854-0795.

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