

WESTCHESTER PUTNAM COUNTIES HEAVY & HIGHWAY LABORERS

BENEFIT FUNDS

PENSION - WELFARE - ANNUITY - LEGAL - TRAINING

LOCAL 60

140 BROADWAY
HAWTHORNE, N.Y. 10532

Tel: (914) 769-2440

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Union Trustees
Anthony Ascencao
Michael Moreira
Jacinto Fragoso

Employer Trustees
Ross Pepe
George Pacchiana
William Mascetta



TO: Plan Participants

RE: Westchester Putnam Heavy and Highway Laborers Local No. 60 Health and Welfare Fund
Benefit Change
Summary of Material Modifications

DATE: November, 2021

Dear Participant:

The Board of Trustees of the Westchester Putnam Heavy and Highway Laborers Local No. 60 Health and Welfare Fund (the "Fund") is constantly reviewing the plan of benefits to provide comprehensive and affordable benefits to you and your family. In furtherance of that goal, the Board of Trustees is pleased to announce effective **January 1, 2022, the hospital and medical benefit will be administrated by Meritain Aetna**. Accordingly, beginning on January 1, 2022, Empire will no longer be administering the hospital and medical benefits.

The Trustees periodically review the Fund's providers to ensure the Fund is receiving the best services for its participants. After conducting a thorough review, the Trustees determined Meritain Aetna is a better fit for the Fund and its participants. The Fund conducted a disruption analysis and determined there will be minimal disruption, specifically impacting participants using pediatricians and OB/GYNs in Dutchess County. If you are affected, or think you may be affected, please contact the Fund Office.

Enclosed please find the Meritain Benefit Enrollment Form in English and Spanish to be completed by you and returned to the Fund Office no later than December 20, 2021 if you chose to be enrolled in the Laborers Local 60 Health & Welfare Plan effective January 1, 2022.

The Trustees understand this is a significant change and appreciate your cooperation through the transition. The Fund will be mailing information introducing you to Meritain Aetna along with new ID cards in the coming months.

This notice constitutes a Summary of Material Modifications ("SMM") to your Summary Plan Description advising of material changes to the Health and Welfare Fund's plan of benefits. You should keep this notice with your Summary Plan Description and other important papers. While every effort has been made to make this SMM as complete and accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this SMM and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases. If you have any questions concerning information provided in this notice, please contact the Fund office at (914) 769-2440.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend or modify the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.

The Westchester Putnam Heavy and Highway Laborers Local No. 60 Health and 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.

Sincerely,

Board of Trustees

Union Trustees
Anthony Ascencao
Jacinto Fragoso
Michael Moreira

Employer Trustees
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William Mascetta
George Pacchiana

Notice of Grandfathered Health Plan

This Westchester Putnam Counties Heavy and Highway Laborers Local 60 Health & Welfare Fund (the "Plan") believes this 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 914-769-2440. 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.

ERISA Information

Plan Sponsor: Board of Trustees of the Westchester Putnam Counties Heavy and Highway Laborers Local 60 Health & Welfare Fund

Sponsor's EIN #: 13-1737041

Plan Number: 501

Plan Year: January 1 to December 31