

WESTCHESTER PUTNAM COUNTIES HEAVY & HIGHWAY LABORERS

BENEFIT FUNDS

PENSION - WELFARE - ANNUITY - LEGAL - TRAINING

LOCAL 60

140 BROADWAY
HAWTHORNE, N.Y. 10532

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Date: August 20, 2018

To: Westchester Putnam Counties Heavy and Highway Laborers Local 60 Health & Welfare Fund
Participants, and their covered dependents
All COBRA participants

From: Board of Trustees

Re: Summary of Material Modification/ Summary of Material Reduction

The purpose of this notice is to inform you of the changes that will be made to the Westchester Putnam Heavy and Highway Laborers Local 60 Health and Welfare Fund as of **January 1, 2019**. This notice contains important information concerning your Health and Welfare Fund benefits. It should be read and retained for future reference.

All in-network URGENT CARE providers copay will be increased to \$15 per visit effective January 1, 2019.

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.

Should you have any questions regarding this Notice or your coverage or eligibility for benefits under the Westchester Putnam Counties Heavy and Highway Laborers Local 60 Health & Welfare Fund, contact the Fund Office at 914-769-2440 or at the above address.

You should keep this Notice together with your Summary Plan Description at all times. This document should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Fund Office at (914) 769-2440.

ERISA Information

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

Sponsor's EIN #: 13-1737041

Plan Number: 501

Plan Year: January 1 to December 31

Please attach this Summary Material Reduction to your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health and welfare benefits. *If you have any questions regarding these benefit changes, contact the Benefit Fund Office at (914) 769-2440.*