

# PLUMBERS' WELFARE FUND LOCAL 130, U.A.

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November 30, 2016

## SUMMARY OF MATERIAL MODIFICATIONS

### **PLUMBERS' WELFARE FUND, LOCAL 130 U.A.**

The Board of Trustees of the Plumbers' Welfare Fund, Local 130 U.A. ("Active Plan") is writing to inform you that it has made the following changes to the Active Plan. This Notice describes these modifications and includes other minor changes and clarifications and is considered to be a "Summary of Material Modifications" or "SMM" altering the terms of the current Summary Plan Description for each of these benefit changes. In addition, the Board of Trustees has the discretion to interpret the provisions of the Plan and this SMM. **These changes are effective as of the dates set forth below.**

### **ACTIVE PLAN CHANGES**

The Plumbers' Welfare Fund, Local 130 U.A., which governs benefits for "active employees," has been changed in the following ways:

#### **Continued Eligibility Coverage "Lag Time" Reduction:**

Effective for coverage beginning December 1, 2016, the "lag time" between Contribution Quarters and Benefit Quarters, for continued eligibility purposes is reduced to two months. The Continued Eligibility chart in Section 2.4 of the Plan/Summary Plan Description is revised to read as follows:

#### Contribution Quarters

*Work performed during ...*

January, February, March  
April, May, June  
July, August, September  
October, November, December

#### Benefit Quarters

*Determines eligibility for ...*

June, July, August  
September, October, November  
December, January, February  
March, April, May

**Increased Home Health Care Benefit:**

Effective December 1, 2016, the Home Health Care benefit has been increased from 120 days less hospital confinement to 365 days less hospital confinement.

**All Out-of-Network Claims Now Require Pre-Authorization:**

Effective December 1, 2016, all out-of-network claims must be submitted to the Fund Office for pre-authorization which will be reviewed by the Fund's Peer Reviewer, Hines & Associates. Absent unusual circumstances or the need for additional information, an initial determination will be made within 15 days of receipt of your claim. As set forth in Sections 15.7, 15.8, and 15.9 of your Plan Document and Summary Plan Description, the claims and appeal procedures applicable to "Pre-Service Health Care Claims" shall now apply to Organ Transplants and all Out-of-Network Claims.

**New Surviving Spouse Death Benefit:**

Effective October 1, 2015, in the event of a Member's death on a job site while performing Covered Employment for a Contributing Employer while an eligible Participant, the surviving spouse and eligible Dependents will remain eligible for Plan benefits until any of the following occurs: 1) the surviving spouse re-marries; 2) the surviving spouse becomes eligible for health insurance coverage through his/her employment or Medicare; and/or 3) the Dependent(s) reach age 26.

**New Surgical Assistant Coverage:**

Effective December 1, 2016, Section 5.6 of the Plan/Summary Plan Description is amended to allow for coverage of Surgical Assistants at 16% of the cost of the surgeon's charge.

Should you have any questions concerning the contents of this SMM, please contact the Welfare Fund Office (312) 226-5000.

Sincerely,

Board of Trustees  
Plumbers' Welfare Fund, Local 130 U.A.