

# Tuckpointers Local 52 Health and Welfare Trust

---

## Benefit Update

October 2020

### Dear Participant:

As the Board of Trustees of the Tuckpointers Local No. 52 Health and Welfare Fund (the "Fund"), we are providing this Benefit Update that includes an important addition to your benefits.

**The Trustees are pleased to announce that the Fund will cover LASIK eye surgery retroactive to June 1, 2020 for all covered participants and eligible dependents.** The Fund will cover LASIK eye surgery, including Photo Refractive Keratectomy (PRK) surgeries, 100% up to a **lifetime maximum** of \$4,500 per eligible covered person. Before this change, you were able to use your Health Spending Account to pay for LASIK eye surgery. Now, LASIK eye surgery will be 100% covered (up to a lifetime maximum of \$4,500) by the Fund, and you can submit any eligible expenses above the maximum for reimbursement through your Health Spending Account. If you had LASIK eye surgery on or after June 1, 2020, but before this benefit improvement was announced, you can submit a claim for reimbursement to the Fund Office.

### In Closing

If you have questions about the information in this notice or how to use your benefits generally, call the Fund Office at (630) 516-8008. Please keep this notice, which describes changes to information provided in the most recent Summary Plan Description (SPD), with your SPD for future reference. Only the provisions described in this notice are changing; no other Plan changes are being made at this time.

Sincerely,  
The Board of Trustees

**Fund Office Reminder.** The Fund Office is operating and Fund staff are working, but we are closed to visitors. Our staff is working remotely, but remains dedicated to serving you and your family and we are still available to help you with your benefits needs. Please be assured that we are still taking phone calls and we are continuing to process benefits and maintain our other operations. During the public health emergency, the Fund Office will be operating from 7:00 am to 3:00 pm, Monday through Friday. During this period, you can also fax forms and other information to the Fund Office. Our fax number is (630) 516-8018.

**Statement Of Grandfathered Status.** The Board of Trustees believes that the Plan of the Tuckpointers Local No. 52 Health and Welfare Fund 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 Fund Office at (630) 516-8008. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

*This notice is a Summary of Material Modifications (SMM), within the meaning of Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. This notice describes important changes to the Plan. You may find full details in the most recent Summary Plan Description and Plan Document that establish the Plan provisions. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*