



333 West Vine Street
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877.423.5246
www.aflciotpa.org

AFL-CIO HEALTH & WELFARE PLAN SUMMARY OF PLAN CHANGES Organizing Institute Apprentices Plan

January 1, 2014 Benefit Changes

The Affordable Care Act (ACA) requires that annual dollar limits on any “Essential Health Benefit” be removed effective January 1, 2014. In compliance with these new regulations, the AFL-CIO Health & Welfare Plan (the Plan) has made the following changes to your plan of benefits effective January 1, 2014:

- Benefits for Durable Medical Equipment that were formerly limited to \$2,500 per calendar year are now unlimited.
- Benefits for Transplantation services that were formerly limited to \$30,000 per transplant are now unlimited.
- Benefits for Prosthetic Devices that were formerly limited to \$2,500 per calendar year are now unlimited.
- Benefits for Temporomandibular Joint (TMJ) services that were formerly limited to \$1,500 during the entire period of time you are covered under the Policy are now unlimited.

For each of the benefit changes listed above, other than the removal of the overall dollar limitation noted, there is no change to (1) the services that are covered by the Plan, or (2) any other restrictions or requirements that may apply.

Pharmacy Benefit Coverage – Contraceptives and Oral Chemotherapeutic Agents

Effective August 1, 2012, the ACA began requiring nongrandfathered plans to provide pharmacy benefit contraception coverage at no cost for all covered women. Despite its grandfathered status, the AFL-CIO Health & Welfare Plan also began waiving the copayment for Tier 1 pharmacy benefit contraception coverage effective August 1, 2012. Since that time, all Tier 1 contraceptives have been provided at no cost to the Plan’s participants.

In addition, no prescription drug copayment is required on any Tier for oral chemotherapeutic agents. This change became effective on January 1, 2009 and has been administered accordingly by UHC.

Updated Board of Trustee Listing

Below is a current list of the Board of Trustees of the AFL-CIO Health & Welfare Fund:

Sujatha Blackstone
Samantha Connolly
Shari Cannon
Timothy Gray
Shelia Marion
Michael Noonan

Each of the Trustees can be reached by mail at 815 16th Street, NW, Washington, D.C. 20006, or by phone by calling (202) 637-5000.

General Contact Information Change

Below are updated telephone numbers for UMR (the Plan Administrator) that replace telephone numbers provided in the Summary Plan Description.

Toll-Free: (877) 423-5246
(859) 226-1719 or (859) 226-1783
Fax: (859) 226-1726

If you have questions or need additional information, please contact the Plan Administrator:

AFL-CIO Health & Welfare Plan
333 West Vine St., Suite 500
Lexington, KY 40507
(877) 423-5246
email@aflciotpa.org

In addition, this and other information is posted on the Plan's website, www.aflciotpa.org.

**THIS IS A MATERIAL MODIFICATION TO THE SUMMARY PLAN DESCRIPTION
AND SHOULD BE RETAINED WITH THAT DOCUMENT**

The Board of Trustees of the AFL-CIO Health & Welfare Fund believes this plan is a "grandfathered health plan" under the ACA. As permitted by the ACA, 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 ACA 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 ACA, 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, UMR, 333 West Vine Street, Suite 500, Lexington, KY 40507 or 1-888-999-7741. 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.