



333 West Vine Street  
Suite 500  
Lexington, KY 40507  
877.423.5246  
[www.aflciotpa.org](http://www.aflciotpa.org)

## AFL-CIO HEALTH & WELFARE PLAN – GLASS MOLDERS SUMMARY OF PLAN CHANGES

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### *Extended Coverage of Children Up to Age 26 with Other Employment-Based Health Coverage*

As was communicated in late 2010, effective January 1, 2011, the Plan began extended coverage for any child, stepchild, adopted child, or foster child of a Participant through the end of the month in which the child turns age 26. This extended coverage applies once the child ceases to satisfy the definition of Dependent under the Plan, and is available regardless of school status, marital status and/or financial dependency on the Participant. However, until January 1, 2014, this extended coverage was available only if the child did not have other employment-based health coverage available (through his or her own employment or through a spouse's employment). If such other employment-based health coverage was available to the child, he or she was not eligible for the extended coverage under this Plan.

If a child has been excluded from coverage under this Plan solely because of this "other employment-based health coverage" restriction, and you would now like to cover that child under the Plan, please contact the Plan Administrator for enrollment instructions. A special enrollment window will apply through January 25, 2014, with coverage effective as of January 1, 2014 or, if later, the beginning of the month following loss of the other coverage (although you must still contact the Plan prior to January 25<sup>th</sup>, and coverage must begin on or before May 1, 2014). After January 25, 2014, any such child will need to be enrolled through a regular open enrollment period (generally in June, with coverage effective July 1).

### *Vision Benefit Name Change*

A few years ago, UnitedHealthcare began shifting the branding of its vision care from Spectera to UnitedHealthcare Vision. Please note that this is a change in the branding only. ***There is no change in your benefits, no change in your provider network, and no disruption to your service or benefits administration. The comprehensive benefits provided for vision services received from a Network Provider remain unchanged.***

While most of the contact information remains the same, please note the website has changed to [www.myuchvision.com](http://www.myuchvision.com).

If you have questions about the branding name change to UnitedHealthcare Vision, or your benefits, please call the UnitedHealthcare Vision customer service number (toll free) at 1-800-638-3120.

### *Pharmacy Benefit Coverage – Contraceptives*

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.

### ***Defense of Marriage Act (DOMA)***

In accordance with recent changes in federal law, effective September 15, 2013, the same-sex spouse of an insured participant who meets the federal definition of a spouse will be eligible for COBRA and continuation coverage or conversion coverage under the Plan, and will no longer be taxed on such coverage.

### ***General Contact Information Change***

Below are updated telephone numbers for UMR (the Plan Administrator):

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 – Glass Molders  
333 West Vine St., Suite 500  
Lexington, KY 40507  
(877) 423-5246  
[email@aflciotpa.org](mailto:email@aflciotpa.org)

In addition, this and other information is posted on the Plan's website, [www.aflciotpa.org](http://www.aflciotpa.org).

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

The AFL-CIO Health & Welfare Plan – Glass Molders 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 Plan 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.