



333 West Vine Street
Suite 500
Lexington, KY 40507
877.423.5246
www.aflciotpa.org

AFL-CIO HEALTH & WELFARE PLAN – AFL-CIO, HOUSING INVESTMENT TRUST SUMMARY OF PLAN CHANGES

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 \$100,000 per calendar year are now unlimited.
- Benefits for Hospice Care that were formerly limited to \$5,000 during the entire period of time you are covered under the Policy are now unlimited.
- Benefits for Prosthetic Devices that were formerly limited to \$100,000 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.

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 25th, 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).

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

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

AFL-CIO Health & Welfare Plan – AFL-CIO, Housing Investment Trust
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 AFL-CIO Health & Welfare Plan – AFL-CIO Housing Investment Trust 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.