

AFL-CIO HEALTH & WELFARE PLAN
MANDATORY NOTICES RELATED TO THE AFFORDABLE CARE ACT

Notice Regarding Plan's Grandfathered Status

The AFL-CIO Health & Welfare Plan (the "Plan") believes the Plan 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 plan administrator at (877) 423-5246 or by email at email@afliotpa.org. 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.

Special Enrollment Notice for Dependent Coverage of Children Up to Age 26

Children whose coverage ended, or who were denied coverage (or were not eligible for coverage) because the availability of coverage ended before attainment of age 26, are eligible to enroll in the Plan unless they are eligible for other employment-based health coverage. Individuals may request enrollment for eligible children during the open enrollment period for the Plan (December 1 through December 31, 2010). Enrollment will be effective January 1, 2011 for eligible children for whom application is made during this period. For more information, contact the plan administrator at (877) 423-5246 or by email at email@afliotpa.org.

Special Enrollment Notice for Individuals Who Terminated Coverage Due to Maximum Benefit Limitation

The lifetime limit on the dollar value of benefits under the AFL-CIO Health & Welfare Plan no longer applies. Any individual whose coverage ended by reason of reaching a lifetime limit under the Plan is eligible to enroll and may request to do so during the open enrollment period for the Plan (December 1 through December 31, 2010). Enrollment will be effective January 1, 2011. For more information, contact the plan administrator at (877) 423-5246 or by email at email@afliotpa.org.

Notice about the Early Retiree Reinsurance Program

You are a plan participant, or are being offered the opportunity to enroll as a plan participant, in an employment-based health plan that is certified for participation in the Early Retiree Reinsurance Program. The Early Retiree Reinsurance Program is a Federal program that was established under the Affordable Care Act. Under the Early Retiree Reinsurance Program, the Federal government

reimburses a plan sponsor of an employment-based health plan for some of the costs of health care benefits paid on behalf of, or by, early retirees and certain family members of early retirees participating in the employment-based plan. By law, the program expires on January 1, 2014.

Under the Early Retiree Reinsurance Program, the plan sponsor may choose to use any reimbursements it receives from this program to reduce or offset increases in plan participants' premium contributions, co-payments, deductibles, co-insurance, or other out-of-pocket costs. If the plan sponsor chooses to use the Early Retiree Reinsurance Program reimbursements in this way, you, as a plan participant, may experience changes that may be advantageous to you, in your health plan coverage terms and conditions, for so long as the reimbursements under this program are available and this plan sponsor chooses to use the reimbursements for this purpose. A plan sponsor may also use the Early Retiree Reinsurance Program reimbursements to reduce or offset increases in its own costs for maintaining your health benefits coverage, which may increase the likelihood that it will continue to offer health benefits coverage to its retirees and employees and their families.

If you have received this notice by email, you are responsible for providing a copy of this notice to your family members who are participants in this Plan.

Have Questions?

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.