



Joint Plumbing Industry Board Plumbers Local Union No.1 Trust Funds



Welfare Fund • Vacation and Holiday Fund • Trade Education Fund • Additional Security Benefit Fund • 401(k) Savings Plan
 John J. Murphy, Co-Chairman - Labor Walter Saraceni, Administrator Vito Giachetti Co-Chairman - Management

December 2013

SUMMARY OF MATERIAL MODIFICATIONS NUMBER ONE (SMM#1) TO THE PLUMBERS LOCAL UNION NO. 1 WELFARE FUND *Pharmacy Vaccinations and Opting Out of Certain Dependent Coverage*

Please place this in your Summary Plan Description (“SPD”) for handy reference and safekeeping. If you do not have an SPD, you may obtain a copy by making a written request to the Fund Office.

IMPORTANT!

This Summary of Material Modifications describes changes to the SPD for the Plumbers Local Union No. 1 Welfare Fund (the “Fund”) issued in June 2013.

Changes in the Prescription Drug Benefit

Beginning February 1, 2014, the Fund will cover the administration of certain vaccinations at retail pharmacies. Vaccinations that are considered preventive under the Affordable Care Act (“ACA”) will be fully covered with a \$15 copay. A list of all covered vaccinations appears below:

Preventive (\$15.00 co-payment per vaccination)

Shingles - Herpes Zoster	Pneumonia - Pneumococcal
Injectable Seasonal Influenza Vaccine	

Each state establishes regulatory guidelines for vaccine administration. According to the regulatory requirements in New York State (NYS), licensed pharmacists certified as immunizers can administer influenza, pneumonia and shingles vaccine in adult patients, 18 years of age or older. Based on this restriction, vaccination at retail pharmacies in NYS is limited to adults, age 18 or older.

Opting Out of Certain Dependent Coverage

As you know, the Fund provides coverage to your dependents, which include your spouse and your dependent children, as defined in the SPD. Dependent children are currently eligible for coverage until the end of the calendar month in which they attain age 26. The Fund previously did not permit the removal of any dependents from coverage. However, effective October 1, 2013, you will be able to remove your spouse and any dependent children who have reached age 18 from your coverage under the Fund. In order to remove your spouse or dependent child(ren) (age 18 or over) from your coverage, you will need to submit a request in writing to the Fund Office and provide any additional information that may be required by the Fund.

If you remove your spouse or dependent child(ren) (age 18 or over) from coverage, they will **not** be eligible for COBRA coverage because the voluntary opting out of coverage is not a qualifying event under COBRA.

In addition, if you remove an eligible individual from coverage, there will be very limited opportunities to re-enroll the individual in coverage. One opportunity is “Special Enrollment.” In this case, if you terminated coverage for your spouse or dependent child(ren) (age 18 or over) because they had other health coverage, you will be able to re-enroll them in this Fund if they lose eligibility from that other coverage (or if the employer stops contributing toward that other coverage). In that case, you must request re-enrollment within 30 days after termination of such other coverage (or after the employer stops contributing to the other coverage).

If your spouse or other dependent does not qualify for Special Enrollment, you will have an opportunity to re-enroll that individual one time per consecutive “rolling” 12-month periods measured from the date that you terminated the individual from coverage. For example, if you terminate your spouse from coverage effective December 1, 2013, in the absence of eligibility for Special Enrollment, you will not be able to re-enroll your spouse for coverage until December 1, 2014. In addition, you must give at least 30 days advance notice of your intent to re-enroll your spouse. In this example, you would have to notify the Fund Office in writing by no later than November 1, 2014 to apply for re-enrollment. If you do not re-enroll your spouse for coverage beginning December 1, 2014, then you will have to wait until December 1, 2015 (with 30 days advance notice required). Such coverage will be prospective only; retroactive coverage will not be provided.

Please note that your Employer will be required to make the same hourly contribution to the Fund for your coverage even if your spouse or other dependents opt out of coverage. Thus, it does **not** make financial sense for Active Employees to terminate coverage for dependents. However, if you are a surviving spouse of a deceased Eligible Employee receiving coverage for which you pay a portion of the cost, your premium will be lower if you drop a dependent from coverage.

The Board of Trustees will continue to work with the Fund’s consultants in exploring ways to continue to provide quality and affordable health benefits to you and your family. If you have any questions, please contact the Plumbers Local Union No. 1 Welfare Fund Office at (718) 835-2700.