

**BEER INDUSTRY-
LOCAL UNION NO. 703 HEALTH AND WELFARE FUND
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www.CBIBF.org**

SUMMARY of MATERIAL MODIFICATIONS

The Trustees of the Beer Industry – Local Union No. 703 Health and Welfare Fund are pleased to announce the following improvements to the Welfare Plan benefits.

Expansion of Benefits for the Prevention of Breast Cancer

Effective January 1, 2022, the Plan of Benefits has been amended to cover genetic testing to determine if you have a higher likelihood of developing breast cancer, and to provide coverage for a mastectomy if you carry certain genetic variations which make it likely that you will develop breast cancer, as explained below.

Effective January 1, 2022, the Plan of Benefits is amended to provide coverage of genetic testing to diagnose the presence of the BRCA 1 and BRCA 2 genetic variations. Testing requires pre-authorization and will only be covered when medically necessary.

In addition, effective January 1, 2022, the Plan will cover a prophylactic mastectomy if you have been determined to carry the BRCA 1 or BRCA 2 genetic variation by a genetic test administered by a medical professional who was operating within the scope of his or her license. Please note that coverage of this mastectomy will also include coverage of reconstructive surgery as currently provided by the Plan pursuant to the Women's Health and Cancer Rights Act of 1998. See "Covered Medical Expenses" #32, page 30 of the 2017 SPD for more information.

Change in Dental Network and Increase in Dependent Dental Benefits

Effective August 1, 2022, the Plan's Dental PPO network will change from Guardian to Delta Dental.

In addition, the Plan of Benefits has been amended to increase the annual benefit limit for dependents from \$750 to \$1,000 per year.

Enclosed you will find information from Delta Dental. Delta Dental will also mail, directly to you, your new insurance card(s). Be sure to advise your Dentist office of these changes which are effective August 1, 2022.

The Plan's "Grandfathered" Status

The Trustees of the Beer Industry — Local Union No. 703 Health and Welfare Fund have determined that 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 the Affordable Care Act was enacted. Being a grandfathered health plan means that the 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 Fund Office at 708-429-0046. 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.

Sincerely,
BOARD OF TRUSTEES
Beer Industry 703
Health & Welfare Fund

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EIN 36-6051305 PN 501 July 2022