

**BEER INDUSTRY –  
LOCAL UNION NO. 703 HEALTH AND WELFARE FUND  
18660 Graphic Drive, Suite 202, Tinley Park, Illinois 60477  
(T) 708-429-0046 \*\* (F) 708-429-0047**

**BENEFIT UPDATE**

**Dear Welfare Plan Participant:**

The Board of Trustees of Beer Industry Local Union No. 703 Health and Welfare Fund (the "Fund") are pleased to announce the addition of new coverage available to your dependents beginning October 1, 2017.

**Dental Anesthesia for Disabled**

General Plan Exclusions and Limitations under expenses in connection in dental work have been **expanded** to provide for the Disabled. Your Plan coverage for such services are effective as of October 1, 2017 and are available as such:

"Expenses in connection with dental work, except as specifically covered under the Plan's Dental Benefits. This exclusion does not apply to treatment of Injuries sustained in an accident that damages the natural teeth, if the treatment is provided by a Physician or a Dentist within 90 days after the accident. Covered treatment then includes the initial replacement of damaged teeth and the setting of a jaw fractured or dislocated in the accident. This exclusion also does not apply to expenses in connection with general anesthesia and facility charges, subject to a maximum benefit of \$2,000, for Children who are **either** age five and under **or who are disabled** and who require general anesthesia and/or treatment in a Hospital or surgical center for dental work."

**Statement of Grandfathered Status**

*The Board of Trustees believes that the Plan of the Beer Industry Local Union No. 703 Health and Welfare Fund 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 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.*

We are pleased to be able to provide you and your family with comprehensive benefits. If you have questions about this new coverage or your benefits in general, please contact the Fund Office at 708-429-0046, or Beer Industry Local Union No. 703 Health and Welfare Fund, 18660 Graphic Drive, Suite 202, Tinley Park, Illinois 60477.

Sincerely,  
The Board of Trustees

EIN 36-6051305 PN 501

This notice is a Summary of Material Modifications (SMM), within the meaning of Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. This notice describes important changes to the Plan. You may find full details in the most recent Summary Plan Description and Plan Document that establish the Plan provisions. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.