

**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
December 2018**

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 additional coverage related to dental and vision benefits beginning January 1, 2019.

Dental Benefits / Coverage

Your Plan Dental coverage has been expanded to provide that the first two dental check-ups and cleanings each year for all *individuals* age 18 and younger do not count toward that *individual's* annual maximum. Previously, the exemption of the first two dental check-ups and cleanings from the annual maximum had been restricted to dependent children age 18 and younger.

Vision Benefits / Covered Vision Charges

Your Plan coverage previously allowed for one exam and one pair of single vision or multi-focal lenses and frames every 12 months. This benefit has been expanded to add the following for children up to age 13:

"A second eye exam every 12 months for children up to age 13 and, a new pair of single vision or multi-focal lenses (with standard scratch-resistant coating) and frames from the provider's selection (up to a frame allowance) in the event of a prescription change of .5 diopter or greater."

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. 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.