

SHEET METAL WORKERS LOCAL 46 HEALTH FUND

**SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

(Plan No.: 501; E.I.N.: 16-0760551)

11/19/2019

Dear Participant:

The following information describes modifications to the benefits provided by the Sheet Metal Workers Local 46 Health Fund ("Fund"). Effective September 25, 2019, the Fund's Trustees clarified the Fund's Summary Plan Description as follows:

I.

The Section titled "**Prescription Drug Benefits (for Active Participants and Defendants)**" starting on page 53 is clarified at the Subsection titled "**Expenses Not Covered**" by revising Exclusion 15 to read as follows with new language in bold italics:

"15. Genetically engineered drugs, *including, but not limited to, Gene Therapy drugs (for example, Zolgensma and Luxturna).*"

II.

The Section titled "**General Plan Exclusions**" starting on page 85 is clarified by revising Exclusion 37 to read as follows with new language in bold italics:

"37. Expenses for genetically engineered treatment, *including, but not limited to, Gene Therapy (for example, Zolgensma and Luxturna).*"

III.

The Section "**Definitions**" on starting on page 120 is amended to add the following definition:

“Gene Therapy: Gene Therapy typically involves replacing a gene that causes a medical problem with one that does not, adding genes to help the body fight or treat disease, or inactivating genes that cause medical problems. The Fund does not cover any charges related to gene therapy, regardless of whether those therapies have received approval from the U.S. Food and Drug Administration (FDA) or are considered experimental or investigational. Examples of Gene Therapy include, but are not limited to, Zolgensma, Luxturna, and Chimeric Antigen Receptor T-Cell (CAR-T) Therapies such as Kymriah and Yescarta.”

Please contact the Fund Office at (585) 458-0400 if you have any questions or concerns.

Sincerely,

The Board of Trustees