

SHEET METAL WORKERS LOCAL 46 HEALTH FUND

SUMMARY OF MATERIAL MODIFICATIONS

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

Dated: September 2020

Dear Participant:

The following describes a recent change to the Summary Plan Description (“SPD”) for the Sheet Metal Workers Local 46 Health Fund:

The subsection titled “Retirees” on page 31 is amended to delete the section in its entirety and replace it with the following, with new language in bold italics:

Retirees

If you are a retiree and you elected subsidized coverage for your dependents, your dependent’s coverage will continue until the last day of the month in which you die. ***If you have elected any form of pension and you were enrolled in the Plan at the time of your death, your surviving dependent can continue unsubsidized coverage through self-payments.*** If the self-payments are discontinued for any month, or if your dependent does not elect to make self-payments when first eligible, your dependent will not be eligible to continue coverage by making self-payments. See page 23 for more information.

Your dependent may continue health care coverage for up to 36 months by electing COBRA Continuation Coverage and making necessary self-payments (see page 34).

This change shall not affect subsidies currently in place for surviving dependents who had qualified for subsidized coverage under previous plan rules.

You should keep this information with your Summary Plan Description booklet (which summarizes your benefits) in a safe place. It is important to retain this information until a new booklet is issued to you.

If you have any questions, please contact the Fund Office.

Sincerely,

THE BOARD OF TRUSTEES