BAC LOCAL UNION 15 WELFARE FUND
SUMMARY OF MATERIAL MODIFICATION

To: All Eligible Participants
Re: Change to bariatric surgery benefit
Date: September 2021

Effective June 24, 2021, the Plan was amended to allow coverage for expenses related to complications from bariatric surgery and expenses related to removal of a bariatric medical device. These expenses are allowed under the plan up to the lifetime maximum stated in the Schedule of Benefits for bariatric surgery benefits.

NOTICE: THIS IS A "GRANDFATHERED" GROUP HEALTH PLAN

This group health Plan believes this coverage 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 preventative 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.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/heathreform. The EBSA website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, 12200 N Ambassador Drive, Suite 400, Kansas City, MO 64163; Telephone: (816) 777-2668 or toll free: (833) 479-9428.

Sincerely,

Board of Trustees