

**U. A. PLUMBERS LOCAL UNION NUMBER 68 GROUP PROTECTION PLAN
468 LINK ROAD
POST OFFICE BOX 8726
HOUSTON, TEXAS 77249-8726
Telephone: (713) 869-2592 Toll Free: (800) 833-2980**

NOTICE TO PARTICIPANTS

The Board of Trustees of the U.A. Plumbers Local Union Number 68 Group Protection Plan (“the Plan”) is pleased to announce the following benefit change under the Plan.

Disability Benefit Increase

As you may know, the Plan provides a Disability Benefit in the event you became totally disabled due to a non-occupational illness or injury. In order to be eligible for this Disability Benefit, you must work at least eight hours during the month immediately preceding the onset of the disabling condition.

Previously, the Disability Benefit amount was limited to \$200 per week. However, effective April 1, 2017, the Disability Benefit amount increased to 50% of the current Journeyman’s hourly cash wage per week, based on a 40-hour week. This results in an increased Disability Benefit of \$643.80 per week. If the Journeyman’s hourly cash wage amount changes, this will affect the amount of the Disability Benefit (for example, if the Journeyman’s hourly cash wage amount increases due to a raise, the Disability Benefit amount will also increase).

Keep in mind that the maximum benefit period for each disability is 13 weeks or age 70, whichever occurs first, and the daily benefit for periods less than one week is 1/7th of the weekly benefit. In addition, you should note that Disability Benefits begin on the 8th day after the onset of a non-job related illness or the occurrence of a non-job related accidental injury.

If you have any questions regarding this benefit increase, please contact the Fund Office at the address or phone number shown at the top of this notice.

PLAN’S STATUS AS A “GRANDFATHERED HEALTH PLAN”

The U.A. Plumbers Local Union Number 68 Group Protection Plan (the Plan) believes this Plan is a “grandfathered health plan” under 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:

U.A. Plumbers Local Union Number 68 Group Protection Plan
468 Link Road
Post Office Box 8726
Houston, Texas 77249-8726
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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.

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

Your receipt of this Notice is not a certification that you are eligible to receive any benefits under the Plan. You must satisfy the Plan's eligibility requirements to receive benefits. If you have any questions, please contact the Fund Office.