

**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**

November 2017

**NOTICE TO PARTICIPANTS**

The Board of Trustees of the U.A. Plumbers Local Union Number 68 Group Protection Plan (“the Plan”) is announcing the following benefit changes under the Plan that are **effective January 1, 2018.**

**Calendar Year Deductible**

The current (2017) Calendar Year Deductible is \$500 Per Individual and \$1,000 Per Family

**The new (2018) Calendar Year Deductible will be \$685 Per Individual and \$1,370 Per Family**

**Out of Pocket Maximum**

The Plan contains a feature that pays eligible expenses at 100% when a participant reaches an “Out of Pocket Maximum” in a Calendar Year. The Current “Out of Pocket Maximum” if you utilize an In Network Provider is \$6,000. **The new “Out of Pocket Maximum” if you utilize an In Network Provider is \$7,350.**

The Current “Out of Pocket Maximum” for a Non Network Provider is \$20,000. **The new “Out of Pocket Maximum” for a Non Network Provider is \$27,400.**

If you have any questions regarding this change in the benefit plan, 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  
Telephone: (713) 869-2592 Toll Free: (800) 833-2980

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](http://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.

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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.