

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

**NOTICE TO PARTICIPANTS REGARDING
SPECIAL ENROLLMENT FOR CHILDREN UNDER AGE 26**

October 2017

Dear Plan 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 changes under the Plan in compliance with the Patient Protection and Affordable Care Act (“the Affordable Care Act”), must distribute the following information.

Coverage of Adult Children to Age 26

Effective July 1, 2011, the Plan began covering an Employee’s eligible dependent children, whether married or unmarried, from birth to age 26.

Eligible Dependents are natural born children, legally adopted children or children placed in the Employee’s home prior to adoption and stepchildren, provided legal documentation has been submitted to and received by the Fund Office.

An eligible dependent child does not include a child who is eligible under the Plan as an Employee or a child who is on full-time active duty in the military service of any country. **In addition, a child who is age 19 or older can be eligible for coverage under the Plan if the child is eligible for employer-based coverage (including employer-based coverage through the adult dependent’s spouse) other than coverage through a parent. This insurance would be primary on the dependent since this is their insurance, the Fund will be secondary on this dependent.**

Medical benefits can be continued for never married children who are incapable of earning a living because of mental disabilities or physical handicaps and who shall be chiefly dependent on the Employee for support on the date they ceased to be eligible for medical benefits due to attainment of the limiting age, provided the incapacity began while the eligible dependent was otherwise eligible for the benefits under the Plan. Coverage for such children can be continued for the duration of the incapacity provided coverage does not terminate for any other reason. An enrollment form must be filled out every year on each dependent.

If you have a child/children between ages 19-25, please provide the college VOE (verification of enrollment) showing at least 12 credit hours. Please note that every semester the Fund requires the VOE for dependent eligibility. If the required amount of college hours is not met or if the member chooses to not provide the college VOE, the dependent can fill out the form included once per calendar year to regain eligibility.

No Retroactive Cancellation of Coverage

Effective July 1, 2011, In compliance with the Affordable Care Act, the Plan will not retroactively cancel coverage except when contributions are not timely paid, or in cases of fraud or intentional misrepresentation of material fact.

To obtain more information, contact the Fund Office at:

U.A. Plumbers Local Union Number 68 Group
Protection Plan
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Email: benefits@plu68.com
Website: PLU68benefitfunds.com
Dependent enrollment form included