

Duluth Building Trades Health Fund

2002 London Road – Suite 300
Duluth, MN 55812

Wilson-McShane Corporation
Fund Administrators

Telephone: (218) 728-4231
Fax: (218) 728-4773
Toll Free: (800) 570-1012

SUMMARY OF MATERIAL MODIFICATION No. 3

Dear Participants:

March 2021

The Trustees of the Duluth Building Trades Health Fund announce the following benefit enhancements effective January 1, 2021.

RECOMMENDED PREVENTIVE VACCINATIONS

The Plan will cover the cost of periodic recommended vaccinations (including the cost of their administration) at 100% received from medical providers or in-network or out-of-network pharmacies. This benefit covers the COVID-19 vaccination and all other immunizations recommended by the Advisory Committee on Immunization Practices for children, adolescents, and adults that have been adopted by the Centers for Disease Control and Prevention.

The above-described changes amend the Summary Plan Description dated October 1, 2018 and are reflected on the enclosed pages. Please insert the enclosed pages according to their page number in your Summary Plan Description and discard the pages they replace.

If you have any questions about these amendments, please contact the Fund Office at the address or phone number shown above.

Board of Trustees
Duluth Building Trades Health Fund

The Plan's Trustees believe this Plan 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 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 the protections that apply and that do not apply to a grandfathered health plan and what might cause a plan to lose grandfathered health plan status can be directed to the Plan Administrator at (218) 728-4231. 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.