

Duluth Building Trades Health Fund

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SUMMARY OF MATERIAL MODIFICATION No. 6

September 2022

Dear Participants:

The Trustees of the Duluth Building Trades Health Fund announce the following changes to the Summary Plan Description (SPD) dated October 1, 2018:

- **Retiree Return to Work Rules:** The rules regarding eligibility for active and retiree plan benefits for retirees who return to work under collective bargaining agreements that require contributions to the Plan are amended effective January 1, 2021.

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

If you have any questions about this amendment, please contact the Fund Office at the address or telephone 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 external claims review. 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 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.