

◀◀ IMPORTANT NOTICE TO PARTICIPANTS ▶▶

November 2019

To All Covered Persons:

The purpose of this Notice is to inform you of the following:

- Anthem Benefit Advisor Reminder;
- Anthem Family Assistance Program Reminder;
- Dollar Bank Reimbursement Program Reminder;
- Dollar Bank Opt-Out Reminder;
- Website Reminder; and
- Open Enrollment for Optional Dental Care and Vision Care Benefits.

Anthem Benefit Advisor Reminder

Anthem Benefit Advisor (ABA) is the cost-free service that helps you make informed decisions on your health care, and can help you reduce your procedure cost. Representatives will assist you in choosing the right physician for your medical and/or surgical procedure and will provide you with procedure-related cost information. ABA can be reached at: 1-833-619-5710.

Anthem Family Assistance Program Reminder

The Anthem Family Assistance Program (FAP) provides solutions to help you balance work and life through confidential and easily accessible services. Anthem FAP puts convenient resources within your reach, and that helps you, and your household members, stay healthy. To contact Anthem FAP, call 1-800-865-1044. You also may visit their website at: www.AnthemEAP.com and use the Login: Plumbers and Steamfitters Local 434.

Dollar Bank Reimbursement Program Reminder

We want to remind you that, instead of submitting reimbursement forms, you have the option of authorizing automatic reimbursement of deductibles and copayments from your General Reimbursement Account when the Fund Office possesses sufficient substantiation for the expense. Enclosed is an election form if you wish to use the automatic reimbursement option.

If you do prefer to submit reimbursement forms, requests will be processed monthly. There is no administrative fee for processing reimbursement forms. We have enclosed a Reimbursement Program Claim Form for your use.

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Dollar Bank Opt-Out Reminder

You can opt out of the Fund's Dollar Bank Reimbursement Program only if you have a dollar bank balance that is sufficient to purchase two months of coverage. The Affordable Care Act requires the Fund to annually advise you of this opt-out option. Contact the Fund Office to request an Opt-Out Election Form to pursue this option.

Website Reminder

We also want to remind you of the Local 434 Health & Welfare Fund website:

www.ualocal434-mca-healthfund.com

This site provides you access to Plan-related information including:

- Benefit information
- Plan changes
- Plan forms
- Frequently asked questions and answers
- Contribution and self-payment rates
- Links to various Plan-related websites
- Member information – You can create a secure login to view your eligibility information, claims records, and dollar bank activity and balance.

Open Enrollment for Optional Dental Care and Vision Care Benefits

Between now and December 13, 2019, you have the option of enrolling in the Fund's optional Dental Care and Vision Care Benefits to become effective January 1, 2020. There is no change to the benefits. The cost is \$106.00 per month and is subject to change. Active employees have the option of paying for this with pre-tax monies accumulated in their dollar bank, or by having the payment deducted by their employer at \$0.79 per hour (\$0.71 per hour if working under the Residential Agreement, based on 150 hours per month). If you elect to enroll in these optional benefits, you will be required to remain enrolled for two years (until January 1, 2022). If you are currently enrolled in Dental Care and Vision Care Benefits, no action is required. Please call the Fund Office for additional information and the applicable enrollment information if you are interested in enrolling in these benefits.

Keep in mind that the completed election form must be postmarked by December 13, 2019. Your next opportunity to enroll will be January 1, 2021.

Please keep this Notice with your Summary Plan Description (SPD) booklet for future reference. If you have any questions, feel free to call the Fund Office at: (952) 854-0795, or toll-free at: 1-800-535-6373.

Yours very truly,

THE BOARD OF TRUSTEES

Enclosures

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