

★★ IMPORTANT NOTICE TO PARTICIPANTS ★★

March 2015

To All Covered Persons:

This Notice is to inform you of a change to your Plan. Health Systems Management, Inc. (HSM), your current Family Assistance Program (FAP) and Medical Patient Advocacy provider, recently notified the Fund that it no longer will be providing such services after March 31, 2015. ***As a result, Medical Patient Advocacy Services no longer will be available beginning April 1, 2015.*** The Trustees will continue to explore options for providing this service again in the future.

Beginning April 1, 2015, FAP services will be provided by Anthem. The Anthem FAP provides access to an extensive network of licensed professionals and offers a broad range of services to assist you and your household members with life's challenges, including personal, legal, financial, and dependent care needs. The FAP is available 24/7 by phone or website, providing free, confidential access to customer care specialists and licensed clinicians at any time for information, referrals, and crisis assistance.

Following is a list of services that your new Anthem FAP will provide:

- Telephone consultations. You can talk privately with a counselor any time you want.
- 24/7 accessibility for clinical crisis.
- Three face-to-face counseling sessions per issue. You can meet with a licensed mental health professional (such as a psychologist or social worker) to address a variety of concerns, such as substance abuse, depression, family and relationship issues, stress, and work-related problems.
- Work-life services, including child and elder care services.
- Tobacco cessation, both online education and telephone coaching. *Please note that Anthem's tobacco cessation program is offered in addition to your Health Plan's Quit for Life Program. You may elect to enroll in either program, but nicotine replacement therapy and prescription medications are covered ONLY when you are enrolled in the Quit for Life Program (which is available to all employees, spouses, and dependents age 18 and over).*
- One legal consultation (up to 30 minutes) per issue per benefit year. You can talk to an attorney about legal matters like wills and estate planning. If you need more than one 30-minute session, you can get discounts on future appointments.

(over)

- Unlimited financial consultations by telephone from a certified consumer credit counselor to go over anything from budgeting to retirement planning to taxes.
- Identity theft recovery. You have access to identity monitoring and telephone consultation to help restore your financial identity to pre-theft status.
- Unlimited access to the FAP website for information, referral, and interactive problem assessment. The website is loaded with lots of helpful information on dealing with aging parents, raising children, even taking care of pets. Just use this log in: Plumbers and Steamfitters Local 434.

To access your Anthem FAP, just call: 1-800-865-1044; or visit their website at: www.AnthemEAP.com.

See the enclosed flyer that gives further information furnished by Anthem regarding this program.

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

Yours very truly,

THE BOARD OF TRUSTEES

Enclosure

This Notice, which serves as a Summary of Material Modifications (SMM), contains only highlights of certain features of the Local 434 Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or discontinue all or part of the Plan at any time.

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