UA LOCAL 350 HEALTH, WELFARE AND VACATION TRUST FUNDS

445 Apple Street * P.O. Box 11337 * Reno, Nevada 89510 * (775) 826-7200

March 2020

To: All Plan Participants and Dependents, including COBRA beneficiaries, under the UA Local 350 Health, Welfare and Vacations Trust Funds

This Participant Notice will advise you of recent changes that have been made to the Summary Plan Description and Rules and Regulations as restated June 1, 2013 of the UA Local 350 Health, Welfare and Vacations Trust Funds ("Plan"). **This information is VERY IMPORTANT to you and your dependents**. Please take the time to read it carefully.

MENTAL HEALTH CLARIFICATION EFFECTIVE JANUARY 1, 2020

Autism: A diagnosis of autism is considered a mental health diagnosis. Available benefits may include (but are not limited to) outpatient services such as psychotherapy, physical therapy, Applied Behavioral Analysis (ABA therapy) as well as inpatient treatment if Medically Necessary. Benefits for autism are payable the same as any other illness.

NOTICE OF STATUS AS A GRANDFATHERED PLAN

Because this medical Plan is a "grandfathered health plan," we are required by law to provide this notice to you:

This group health plan believes the UA Local 350 Health, Welfare and Vacations Trust Funds

medical 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 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 Administrative Office at (775) 826-7200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/agencies/ebsa. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Please keep this important notice with your Rules and Regulations/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Administrative Office at (775) 826-7200 or Toll Free at (877) 826-5053.

Sincerely, Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.

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