

PLEASE KEEP THIS IN YOUR SUMMARY PLAN DESCRIPTION

**MAN-U SERVICE CONTRACT TRUST FUND
PO Box 99184
TROY, MI 48099**

Summary of Material Modification #16

This Notice, called a “Summary of Material Modification” (SMM), advises you of a change in the information presented in the Man-U Service Contract Trust Fund’s Hourly Contribution Rate Plan Summary Plan Description (SPD) that was previously provided to you. If you have any questions, contact the Fund Office at (800) 638-8824.

This SMM describes how the Plan covers Hospital Room and Board for Hourly Class I and Class II employees and dependents. This SMM also describes a new Out of Pocket Maximum benefit.

CLASS I BENEFITS

Hospital Room and Board

Effective January 1, 2024, the cap on Room and Board expenses of \$600 per day is removed. The benefit is 85% for In-Network Hospital stays and 60% for Out-of-Network Hospital stays.

Annual Out-of-Pocket Maximum

Effective January 1, 2025, the Fund will provide a new Annual Out-of-Pocket Maximum, which limits the amount you are required to pay for your portion of Allowable Charges (the Coinsurance amount). The Annual Out-of-Pocket Maximum is \$6,000 for single coverage and \$12,000 for family coverage. **Note that the Annual Out-of-Pocket Maximum applies on a combined basis to In-Network benefits and Out-of-Network benefits.**

CLASS II BENEFITS

Hospital Room and Board

Effective January 1, 2024, the cap on Room and Board expenses of \$600 per day is removed. The benefit is 70% for In-Network Hospital stays and 50% for Out-of-Network Hospital stays.

Annual Out-of-Pocket Maximum

Effective January 1, 2025, the Fund will provide a new Annual Out-of-Pocket Maximum, which limits the amount you are required to pay for your portion of Allowable Charges (the Coinsurance amount). The Annual Out-of-Pocket Maximum is \$9,000 for single coverage and \$18,000 for family coverage. **Note that the Annual Out-of-Pocket Maximum applies on a combined basis to In-Network benefits and Out-of-Network benefits.**

If you have any questions about this notice, your health benefits or eligibility, you can contact the Fund Office at (800) 638-8824, Monday through Friday from 9:00 a.m. until 5:00 p.m.

The Trustees continue to reserve the right to amend, modify, or terminate the Fund and any or all benefits provided thereunder.

The Trustees are:

<u>Employer Trustees</u>	<u>Union Trustees</u>
Sam Jefferson (Fund Chairman) Impact Imaging Ent., Inc. 8240 Cumberland Road New Kent, VA 23124	Julio Palomo Business Manager Laborers' District Council LiUNA! Philadelphia Baltimore-Washington
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Maria Herbert MCH Consulting Services, LLC 3200 Stone Harbour Court Suffolk, VA 23435	Ryan N. Boyer Jr. Regional Business Representative Laborers' District Council- LiUNA! 665 N Broad St. 5 th Floor Philadelphia, PA 19123

Sincerely,
The Board of Trustees

NOTICE OF GRANDFATHERED STATUS

The Board of Trustees believes that the Fund 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 the law was enacted. Being a grandfathered health plan means that the Fund 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 plan administrator at Carday Associates, NOW apart of BeneSys, Inc. at (800) 638-8824 toll free. You may also contact the Employee Benefits Security Administration of the 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.