

May 2012

**IMPORTANT NOTICE FOR ACTIVE PARTICIPANTS IN THE
ROOFERS LOCAL 149 SECURITY BENEFIT TRUST FUND**

This notice contains important information regarding coverage in the Roofers Local 149 Security Benefit Trust Fund. Please read this notice carefully.

Open Enrollment

During the open enrollment month of May, Active Employees may enroll eligible Dependents, i.e. Spouse or Children, not currently enrolled in the Roofers Local 149 Security Benefit Trust Fund (Fund). To do so, you must complete and return the enclosed form to the Fund Office by May 31, 2012. If you fail to do so, you will have to wait until May 2013 for another opportunity to enroll these Dependents.

Please see the attached enrollment form for additional information, including: (1) what to do if you are declining coverage for a Dependent because he/she has other coverage, and (2) special rules for adult children with employer provided coverage.

Currently Enrolled Dependents: You DO NOT have to complete and return this form for currently enrolled Dependents. They will remain covered under the Fund. Further, if you acquire new Dependents (for example, by birth or marriage) they may be enrolled during the course of the plan year.

Notice of Grandfathered Status

The Roofers Local 149 Security Benefit Trust Fund believes it 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 this 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 Fund Office. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or ww.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions regarding the content of this notice, or your coverage in general, please contact the Fund Office at P.O. Box 396, Troy, MI 48099-0396, (248) 641-4949 or (888) 868-6411.