

**SHEET METAL WORKERS' UNION LOCAL 33**  
**CLEVELAND DISTRICT HEALTH BENEFITS PLAN**

**SECOND SUMMARY DESCRIPTION OF MATERIAL MODIFICATION OF THE**  
**SUMMARY PLAN DESCRIPTION/PLAN DOCUMENT AS AMENDED AND**  
**RESTATED AUGUST 2020**

**I. INTRODUCTION**

The Board of Trustees of the Sheet Metal Workers' Local 33 Cleveland District Health Benefits Plan (hereinafter "Plan") has amended the Plan to clarify Low Vision benefits available to Participants from out-of-network providers. This document is designed to describe modifications to the Plan. Information contained in this Summary Description of Material Modification (hereinafter "Summary Description") supersedes what is contained in the SPD.

**II. OUT-OF-NETWORK LOW VISION BENEFITS**

As part of the Plan's vision benefit package, low vision benefits, which are professional services for severe visual problems not correctable with regular lenses, are provided when received from both network and out-of-network providers. The Board of Trustees has made an amendment to the SPD in order to clearly state the benefits available when such services are received from out-of-network providers. Accordingly, effective August 1, 2021, the following new Subsection 6 is added to Article X, Section D of the SPD:

**6. Low Vision**

Professional services for severe visual problems not correctable with regular lenses, including:

Supplemental Testing: Covered up to \$125.00, less any applicable Copayment.

-Includes evaluation, diagnosis and prescription of vision aids where indicated.

Supplemental Aids: 75% of Network Provider's fee, up to \$1000.00\*

\*Maximum benefit for all Low Vision services and materials is \$1000.00 every two (2) years and a maximum of two supplemental tests within a two-year period.

Low Vision services are a Plan Benefit when specific benefit criteria are satisfied and when prescribed by the Participant's Network Provider.

**III. CONCLUSION**

This document should be read in conjunction with the Summary Plan Description/Plan Document (hereinafter "SPD") which was provided to you previously and dated August 2020. These modifications reflect changes to the available medical benefits available to you. However, this Summary Description changes only the provisions to which it specifically refers, and any other provisions in the SPD remain the same. These modifications are effective August 1, 2021. If you have any questions regarding these changes, please contact the Fund Office.

The Board of Trustees of the  
Sheet Metal Workers' Local 33 Cleveland District Health Benefits Plan