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**NOTICE OF MATERIAL MODIFICATIONS**

To the

**SHEET METAL WORKERS LOCAL 104 HEALTH CARE PLAN**

(As revised January 2021)

**TO:** All Participants and Beneficiaries of the Sheet Metal Workers Local 104 Health Care Plan (the "Plan")  
**FROM:** The Board of Trustees  
**RE:** IMPORTANT PLAN CHANGES:

- Medicare Retiree Prescription Drug Coverage (Medicare Retirees on Indemnity Plan)
- Health Advocate EAP Work/Life Benefit (All Participants)
- Domestic Partner Coverage (All Participants)
- Treatment of Teeth or Gums (Indemnity Plan Participants)

**DATE:** January 2024

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This document is a Summary of Material Modifications ("Summary") intended to notify you of an important change made to the Sheet Metal Workers Local 104 Health Care Plan ("the Plan") since the Summary Plan Description ("SPD") was last distributed to you. This Plan amendment represents benefit improvements or other changes determined by the Board of Trustees to be in the best interest of Plan participants and beneficiaries.

You should take the time to read this Summary carefully and keep it with the copy of the SPD that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding this change to the Plan, please contact the Trust Fund Office by telephone during normal business hours at (925) 208-9994, by mail at Sheet Metal Workers Local 104 Health Care Plan, P.O. Box 1917 San Ramon, CA 94583, or by e-mail at [staff@sheet104fringe.org](mailto:staff@sheet104fringe.org). You may also download a copy of the SPD from the Plan's fringe benefit website: [www.sheet104fringe.org](http://www.sheet104fringe.org).

The Board of Trustees has made the following changes to the Plan:

**ALL MEDICARE RETIREES AND MEDICARE ELIGIBLE  
DEPENDENTS IN THE INDEMNITY PLAN**

Important changes are coming to your prescription drug coverage. Effective April 1, 2024, your prescription drug coverage will be provided through OptumRx, which is the same prescription drug provider for the Active (not early retiree or Medicare eligible retiree) Plan. Over the next few months, you will receive additional information about the new program from both OptumRx and the Fund Office. It is important that you review all notices you receive carefully. The Plan is working diligently to achieve a successful transition for you. In the next 30 days you will receive an explanation packet that tells you what steps you will need to take.

**NEW HEALTH ADVOCATE EAP WORK/LIFE BENEFIT**  
**(ALL PLAN PARTICIPANTS)**

Effective January 1, 2024, to provide help and support for all Participants and Dependents with any health and well-being concerns, the Plan will have available benefits through Health Advocate. Health Advocate EAP Work/Life Benefit is a confidential resource to help you and your family with any personal and work/life concerns. This benefit is being provided at no cost to you – there is no copayment and care is not subject to a deductible.

To access this benefit, contact Health Advocate at:

- Telephone: 877.240.6863
- Email: [answers@healthadvocate.com](mailto:answers@healthadvocate.com)
- Website: [www.HealthAdvocate.com/members](http://www.HealthAdvocate.com/members)

More information about the Health Advocate benefit is enclosed.

**CHANGES TO DOMESTIC PARTNER COVERAGE**  
**(ALL PLAN PARTICIPANTS)**

The Plan provides coverage for a Participant's registered domestic partner. The Board of Trustees has approved an amendment effective October 1, 2023, to the Summary Plan Description expanding the coverage for domestic partners. The changes include:

- If your domestic partner's coverage under the Plan is terminated for failure to make the necessary payments, the domestic partner may be reenrolled in the Plan during Open Enrollment.
- If the Participant passes away, domestic partners are eligible for survivor coverage under the Plan.
- Domestic partners are eligible for dependent coverage under the Retiree Health Plan.
- Death and Accidental Death and Dismemberment Benefits for a domestic partner mirror that paid on behalf of a spouse.

**TREATMENT OF TEETH OR GUMS IN EVENT OF ACCIDENTAL INJURY**  
**(INDEMNITY PLAN PARTICIPANTS ONLY)**

Effective September 26, 2023, the Plan's coverage for the treatment of teeth and gums in the event of an accidental injury if performed within 6 months of the accident has been extended to cover care and treatment performed after the 6-month period if the injury occurs before the individual is 19 years old and the care or treatment cannot be completed within the 6-month period because of the individual's age or development.

If you have any questions about your benefits, you may contact the Trust Fund Office at the numbers listed below.