



SHEET METAL WORKERS' LOCAL UNION NO. 80

FRINGE BENEFIT FUNDS

P.O. Box 1408 / Troy, MI 48099-1408 / (248) 641-4980 (800) 400-7710

November 20, 2017

To: All Eligible Participants
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

RE: **DEPENDENT SPOUSE – OTHER COVERAGE**

Dear Participants:

The Board of Trustees continues to monitor the Insurance Fund in an effort to provide the maximum benefits at an affordable cost. The Trustees are pleased to announce the following benefit improvement.

DEPENDENT SPOUSE – OTHER COVERAGE

Previously the Fund's Plan provided that if your spouse works thirty or more hours per week for an employer and is eligible for health care coverage from that employer but rejects such coverage, your spouse would not be eligible for coverage under the Local 80 Fund.

The Board of Trustees has amended the Plan, effective **December 1, 2017**, to eliminate this requirement regarding other coverage for a spouse. In other words, if your spouse works at least thirty hours per week for an employer and is eligible for health care coverage from that employer but rejects such coverage, your spouse can still be eligible for coverage under the Local 80 Fund (provided your spouse meets all the other requirements for dependent coverage under the Plan).

For complete eligibility rules and limitations on coverage of dependent spouses, please refer to your Summary Plan Description, as updated by the most recent Summary of Material Modifications, or contact the Fund Office at (248) 641-4980 or (800) 400-7710.

Sincerely,
Board of Trustees
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund