



SHEET METAL WORKERS' LOCAL UNION NO. 80

FRINGE BENEFIT FUNDS

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

August 2021

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

From: Board of Trustees
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund

RE: **IMPORTANT HEARING AID BENEFIT IMPROVEMENTS UNDER PPO PLAN AND SELF-PAY CHANGES FOR CONTINUED ELIGIBILITY**

The Board of Trustees is continuously working to deliver to you and your family the best benefits possible while at the same time managing the financial status of the Plan for the future. This notice provides information regarding **hearing aid benefit improvements and limitations on subsidized self-payments for continuing eligibility**.

HEARING AID BENEFIT IMPROVEMENTS

Effective July 1, 2021, the hearing aid benefits for all Active participants, non-Medicare Eligible Retirees and their dependents, who receive benefits using the **Blue Cross Blue Shield of Michigan (BCBSM) PPO Network**, will be improved to provide coverage for binaural hearing aids with a \$5,000 maximum every 36 months. Previously the Fund covered monaural hearing aids without a maximum.

SELF-PAY CHANGES FOR CONTINUED ELIGIBILITY

If you are a Construction Employee, Production Employee, Residential and/or Light Commercial Employee, Service Employee, Duct Cleaning Employee, Construction Apprentice Employee, Production Journeyman, Residential / Light Commercial Journeyman, or Special Resolution 78 Journeyman, and if you have worked at least one hour in a month but not enough to meet the requirements for continuing eligibility by working, you may continue your eligibility by making a monthly self-payment to the Fund in the amount equal to:

- (i) The number of hours you need to reach one hundred twenty-five (125) for the month multiplied by the Employer hourly contribution rate that applies to you (note: if you make this self-payment, you will be credited with one hundred twenty-five (125) hours of work and contributions for future eligibility); or

- (ii) A monthly self-pay rate of \$250 (note: if you make this self-payment, you will not be credited with any hours of work or contributions for future eligibility). **Effective June 1, 2021, you will be able to continue eligibility by making these subsidized self-payments for four (4) consecutive months only.**

If you are an Architectural Metal Journeyman or an Architectural Metal Apprentice Employee, and if you have worked at least one hour in a month but not enough to meet the requirements for continuing eligibility by working, you may continue your eligibility by making a monthly self-payment to the Fund in the amount equal to:

- (i) The number of hours you need to reach one hundred (100) for the month multiplied by the Employer hourly contribution rate that applies to you (note: if you make this self-payment, you will be credited with one hundred (100) hours of work and contributions for future eligibility); or
- (ii) A monthly self-pay rate of \$250, in which case you will not be credited with any hours of work or contributions. **Effective June 1, 2021, you will be able to continue eligibility by making these subsidized self-payments for four (4) consecutive months only.**

If you are not eligible for continuing your eligibility via self-payments as provided above (i.e., you did not work at least one hour in the applicable work month), or you have exceeded the four (4) continuous months for subsidized payments and do not want to maintain coverage by paying the difference between the 125 hours (100 for Architectural Metal Journeyman or an Architectural Metal Apprentice Employee) and hours you worked in a month multiplied by the Employer hourly contribution rate applicable to you, you can continue coverage by electing COBRA continuation coverage.

This Notice contains important information about the Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund Plan changes. Please keep this notice for future reference.

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