

# **SHEET METAL WORKERS’ LOCAL UNION NO. 80 CONSTRUCTION**

Important Information Regarding Your Retiree Health Benefits

Summary Annual Report

Summary of Material Modifications

Notice of Privacy Practices

Notice on Women’s Health and Cancer Rights

Newborns’ and Mothers’ Health Protection

Medicare Part D – Notice of Creditable Coverage

Social Security Number Privacy Policy





# SHEET METAL WORKERS' LOCAL UNION NO. 80

## FRINGE BENEFIT FUNDS

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

May 2025

TO: Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund  
Construction Employees, Owner-Member Employees and All Retirees Who Are Not Medicare-Eligible

RE: ANNUAL NOTICES

We have attached the following Important Notices and Annual Reports for your review. These Notices and Reports are required to be mailed to each Plan Participant annually as required by the Employee Retirement Income Security Act of 1974 (ERISA):

- Important Information Regarding Your Retiree Health Benefits Pages 1-2
- Summary Annual Report Pages 2-3
- Summary of Material Modifications Page 4
- Notice of Privacy Practices Page 4
- Notice on Women's Health and Cancer Rights / Newborns' and Mothers' Health Protection Pages 4-5
- Medicare Part D – Notice of Creditable Coverage Pages 5-6
- Social Security Number Privacy Policy Pages 7-8

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 5-6 for more details.**

If you have any questions, please contact the Fund Office.

Sincerely,

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

**IMPORTANT INFORMATION REGARDING YOUR RETIREE HEALTH BENEFITS**

**What are we doing?**

Effective June 1, 2025, the Sheet Metal Workers Local No. 80 Insurance Trust Fund is implementing a new Medicare Advantage Prescription Drug (MAPD) PPO plan (Basic Plan) through Blue Cross Blue Shield of Michigan (BCBSM). All Medicare Eligible Retirees and the dependents of a retiree, who first become Medicare Eligible **on or after June 1, 2025**, will be enrolled in the Basic Plan, which, when compared to the current MAPD plan, has higher out-of-pocket costs but comes with a lower monthly self-pay requirement. The benefit levels provided under the new Basic Plan more closely align with the benefit levels you enjoyed as an Active Participant or an Early Retiree. However, you may choose to enroll in the current MAPD plan, now referred to as the Enhanced Plan, which has lower out-of-pocket costs but comes with a higher monthly self-pay requirement. Both plans are Passive PPO plans, meaning the in-network and out-of-network cost shares are the same.

The below table is intended to provide you with a quick comparison of the two plans. Again, because both Plans are Passive PPO plans, there is no difference in the cost share for in-network and out-of-network services.

	<b><u>Enhanced Plan</u></b>	<b><u>Basic Plan</u></b>
<b><u>Medical Benefits</u></b>		
Deductible	\$150	\$400
Coinsurance	0%	20%
Out-of-Pocket Maximum	\$150	\$1,000
Primary Care Physician	Covered 100% after deductible	\$25 Copay
Specialist	Covered 100% after deductible	\$25 Copay
Emergency Room	Covered 100% after deductible	\$25 Copay
Inpatient & Outpatient Facility	Deductible, Coinsurance, Out-of-Pocket Maximum Apply	Deductible, Coinsurance, Out-of-Pocket Maximum Apply
Surgical	Deductible, Coinsurance, Out-of-Pocket Maximum Apply	Deductible, Coinsurance, Out-of-Pocket Maximum Apply
<b><u>Hearing Benefits</u></b>		
Exam, Fitting and Evaluations	Covered 100% after deductible	\$25 Copay
Hearing Aid	Covered up to \$3,000 every 36 months	Covered up to \$3,000 every 36 months
<b><u>Prescription Drugs</u></b>		
Member Cost Share	Preferred Pharmacies \$1/1/10/35/60 Standard Pharmacies \$5/5/20/50/80 Mail Order Copay Multiplier 1x Out-of-pocket maximum \$2,000	Preferred Pharmacies \$5/5/25/55/55 Standard Pharmacies \$10/10/30/60/60 Mail Order Copay Multiplier 2x Out-of-pocket maximum \$2,000

**Why are we doing this?**

The Board of Trustees consistently reviews alternative options from the marketplace to bring the best available options to Fund Participants. In response to rising healthcare costs, the Board of Trustees made this decision to ensure the long-term sustainability of the Fund while continuing to provide quality coverage for Plan Participants.

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## **What Happens Now?**

Effective June 1, 2025, the Fund Office will enroll all new Medicare Eligible Retirees into the Basic Plan. You will receive advance notice of your eligibility for coverage under the Plan, the self-pay rates and the option to elect to enroll in the Enhanced Plan. The Notice will also include additional details regarding each Plan.

This change does not affect current Medicare Eligible Retirees, as those already enrolled in the current, Enhanced Plan are grandfathered, meaning they may remain in that plan without needing to make a new election. In addition, the monthly self-pay rate for current Medicare Eligible Retirees will not change at this time (please note that the Board of Trustees reserves the right to change any self-pay rate at any time in the future).

If you have any questions or need additional information regarding this Notice, please contact the Fund Office at (800) 400-7710.

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## **SUMMARY ANNUAL REPORT**

This is a summary of the annual report for the Sheet Metal Workers Local Union No. 80 Insurance Trust Fund, Employer Identification Number 23-7165969, Plan Number 502, for the Plan Year June 1, 2023 through May 31, 2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

The Board of Trustees of Sheet Metal Workers Local Union 80 Insurance Trust Fund has committed itself to pay certain medical, prescription drug, dental, short-term disability, vision, and death benefit claims incurred under the terms of the plan.

### ***INSURANCE INFORMATION***

The plan has insurance contracts with Blue Cross Blue Shield of Michigan, Blue Care Network of Michigan, and Blue Cross Blue Shield of Michigan Medicare Advantage to pay certain stop loss, health and prescription drug claims incurred under the terms of the plan. The total premiums paid for the Plan Year were \$1,039,994, \$2,672,616, and \$2,639,290, respectively.

Because they are so-called "experienced-rated" contracts, the premium costs are affected by, among other things, the number and size of the claims. Of the total insurance premiums paid for the plan year ending May 31, 2024, the premiums paid under such "experienced-rated" contracts were \$2,672,616 and the total of all benefit claims paid under these "experience-rated" contracts during the plan year was \$1,434,019.

### ***BASIC FINANCIAL STATEMENT***

The value of plan assets, after subtracting liabilities of the plan was \$12,948,881 as of May 31, 2024, compared to \$12,948,881 as of June 1, 2023. During the Plan Year the Plan experienced a decrease in its net assets of \$2,521,671. This increase includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. During the Plan Year, the plan had total income of \$28,574,047, including employer contributions of \$22,522,308, employee contributions of \$1,797,521, realized income of \$276,397) from the sale of assets, earnings from investments of \$3,067,293 and other income of \$910,528.

Plan expenses were \$26,052,376. These expenses included \$1,524,027 in administrative expenses and \$24,528,349 in benefits paid to participants and beneficiaries. A total of 2,115 individuals were participants in or beneficiaries of the Plan at the end of the Plan Year.

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***YOUR RIGHTS TO ADDITIONAL INFORMATION***

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report;
2. Financial information and information on payments to service providers;
3. Assets held for investment;
4. Transactions in excess of 5% of plan assets; and
5. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of the Sheet Metal Workers Local Union No. 80 Insurance Trust Fund, 700 Tower Drive, Troy, MI 48098, or at (248) 641-4980. The charge to cover copying costs will be \$5.00 for the full annual report or twenty-five cents per page for any part thereof.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report. The charge to cover copying costs given above does not include a charge for the copying of these portions of the report because these portions are furnished without charge.

You also have the legally protected right to examine the annual report at the main office of the plan (Sheet Metal Workers Local Union No. 80 Insurance Trust Fund, 700 Tower Drive, Troy, MI 48098) and at the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to the U.S. Department of Labor, Employee Benefits Security Administration, Public Disclosure Room, 200 Constitution Avenue, N.W., Room N-1513, Washington, DC 20210.

**Paperwork Reduction Act Statement**

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average less than one minute per notice (approximately 3 hours and 11 minutes per plan). Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Office of the Chief Information Officer, Attention: Departmental Clearance Officer, 200 Constitution Avenue, N.W., Room N-1301, Washington, DC 20210 or email [DOL\\_PRA\\_PUBLIC@dol.gov](mailto:DOL_PRA_PUBLIC@dol.gov) and reference the OMB Control Number 1210-0040.

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## SUMMARY OF MATERIAL MODIFICATIONS

### Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund Construction Employees, Owner-Member Employees and All Retirees Who Are Not Medicare-Eligible

A Summary Plan Description which described the benefits provided by the Fund as of June 1, 2022 was distributed to participants on March 3, 2023. If you did not receive your copy, contact the Fund Office. Since that Summary Plan Description was printed, the Plan has been materially amended as described below:

#### BOARD OF TRUSTEE

As of the date of this Summary of Material Modifications, the Board of Trustees consists of the following:

##### UNION TRUSTEES

Tim Mulligan (Chairman)  
David Angelo  
David Hartsuck  
Eric McPherson

##### EMPLOYER TRUSTEES

David Karl (Secretary)  
John Johnson  
Ian Switalski  
Mike Weidbusch

Legal Counsel and Agent for Service of Legal Process  
Joseph Pawlick, Esq.  
Watkins, Pawlick, Calati & Prifti, PC  
1423 East Twelve Mile Road  
Madison Heights, MI 48017

The Funds have a website at <https://www.ourbenefitoffice.com/Sheet80> that includes the Summary Plan Description, this Summary of Material Modifications, forms, news, links and frequently asked questions. You are encouraged to visit that site.

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## NOTICE OF AVAILABILITY OF HIPAA PRIVACY PRACTICES

This Notice is intended to confirm that the Fund complies with the Privacy Regulations issued under the Health Insurance Portability and Accountability Act (HIPAA). The law restricts the use and disclosure of the non-public "protected health information" of the Participant and the Participant's covered dependents, if any, with regard to benefits provided under the Fund's group health plan. That protected health information can generally be disclosed only by the Fund, its vendors and the Participant's/dependent's health care provider(s) only if necessary for the payment of claims, treatment of illness or other health care operations, including the administration of health care benefits, as permitted by law and the HIPAA Privacy Regulations.

For questions about this Notice, a complete copy of the Fund's Notice of Privacy Practices, or to file a complaint, contact the Fund's Privacy Officer, Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund, P.O. Box 189, Troy, Michigan 48099-0189, (248) 641-4980 or (800) 400-7710.

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## WOMEN'S HEALTH AND CANCER RIGHTS / NEWBORNS' AND MOTHERS' HEALTH PROTECTION NOTICE

Pursuant to the **Women's Health and Cancer Rights Act of 1998**, the Fund provides participants and beneficiaries receiving mastectomy benefits who elect mastectomy related breast reconstruction with benefit coverage for the following:

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- **Reconstruction of the breast on which the mastectomy has been performed.**
  - **Surgery and reconstruction of the other breast to produce a symmetrical appearance; and**
  - **Prostheses and physical complications of all stages of mastectomy, including lymph edemas, in a manner determined in consultation with the attending physician and the patient.**

Such coverage may be subject to annual deductibles and coinsurance provisions, consistent with those established for other benefits under the plan or coverage.

Also, the **Newborns' and Mothers' Health Protection Act of 1996 (NMHPA)** generally prohibits group health plans from limiting hospital stays for childbirth to less than 48 hours for normal deliveries and 96 hours for cesarean section deliveries for a mother and her newborn child, except with consent of the mother and approval of her physician, or from requiring that a provider obtain authorization from the Plan for prescribing a length of stay not in excess of the above.

If you have any questions regarding this notice, please do not hesitate to contact the Fund Office.

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**Important Notice From  
Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund  
About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage under the Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund has determined that the prescription drug coverage offered through the Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered "Creditable" Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and you will not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

**When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

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### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare Part D drug plan, you will lose your current prescription drug coverage and medical coverage under the Plan.

If you do decide to join a Medicare drug plan, be aware that you and your dependents will not be able to get this coverage back.

### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage through Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

### **For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the department listed below for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund changes. You also may request a copy of this notice at any time.

### **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: May 2025  
Name of Entity/Sender: Sheet Metal Workers' Local Union No. 80 Insurance Trust Fund  
Contact: Eligibility Department  
Address: P.O. Box 1408, Troy, MI 48099  
Phone Number: 248-641-4980 or 1-800-400-7710

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**SHEET METAL WORKERS' LOCAL UNION NO. 80 INSURANCE TRUST FUND  
SOCIAL SECURITY NUMBER PRIVACY POLICY**

The Social Security Number Privacy Act makes it unlawful, with respect to all or any more than four sequential digits of an individual's social security number, to do any of the following:

- Publicly display more than 4 sequential digits of the Social Security number. The term "publicly display" is broadly defined to mean exhibit, hold up, post or make visible such as on a computer screen, network, or other electronic medium.
- Use a person's social security number as an individual account number,
- Print a Social Security number on the outside of any envelope or package mailed or sent to an individual,
- Require use or transmission of more than 4 sequential digits of a Social Security number over the internet or a computer network, unless the connection is secure or the transmission is encrypted, or
- Require use or transmission of more than 4 sequential digits of a Social Security number to gain access to a website or computer system or network, unless the connection is secure and the transmission is encrypted, or protected by a password or other unique personal ID number or authentication device.

The statute also prohibits including all or more than 4 sequential digits of a Social Security number in any document or information mailed to a person, unless certain conditions, including the following, apply:

- A state or federal law or rule or court order authorizes, permits or requires the Social Security number's use,
- The document sent is part of an application or enrollment initiated by the individual,
- The document is sent to establish, confirm service, amend or terminate an account, contract, policy, or employee or health insurance benefit; or
- The document is mailed by a public body in certain circumstances.

The restrictions do not apply to use of a Social Security number that is "authorized or required by state or federal statute, by court order, or pursuant to legal discovery or process."

*It is not a violation of the Act to use a Social Security number to "verify an individual's identity, identify an individual, or do another similar administrative purpose related to," proposed employment or employment. Use of Social Security numbers to provide or administer health insurance, membership benefits, or retirement programs is also permissible. An entity may also use all or part of a Social Security number to "lawfully pursue or enforce a person's legal rights," which may include "audit, collection, investigation, or transfer of a tax, employee benefit, debit, claim" or account.*

To comply with the Social Security Number Privacy Act, to protect the confidentiality of the Funds' participants' and beneficiaries' social security numbers, and to prevent to the extent possible their disclosure to persons who would use them unlawfully, the Boards of Trustees of the Funds hereby adopt the following Social Security Number Privacy Policy:

- All Fund service providers and their agents and employees are hereby directed to ensure to the extent practicable the confidentiality of all Social Security numbers.

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- All Fund service providers and their agents and employees are hereby prohibited from making any disclosure of Social Security numbers contrary to the provisions of the law as set out above.
  - All Fund service providers and their agents and employees are directed to limit who has access to information or documents that contain the Social Security numbers strictly to those individuals for whom such information is necessary for the provision and administration of the Funds' health, welfare or retirement programs. Information in any form, written or electronic, which contains Social Security numbers will be handled only by those persons whose job duties require them to have access to that information for the provision and administration of the Funds' health, welfare or retirement programs. If such information is contained in documents, the documents will be securely stored, with access limited to those persons whose job duties require them to have access to that information. If such information is in electronic form, access to any computer or computer files will be limited, through the use of passwords and/or other technology, to those persons whose job duties require them to have access to that information.
  - Documents which contain Social Security numbers and which are no longer needed will be disposed of, whether by shredding or otherwise, in a manner which will ensure that the numbers are protected. Each Fund service provider shall be responsible for supervising this process.

Fund service providers who violate this privacy policy will be subject to disciplinary action, up to and including termination.

**SHEET METAL WORKERS' LOCAL UNION NO. 80**  
**FRINGE BENEFIT FUNDS**  
**P.O. BOX 1408**  
**TROY, MI 48099-1408**



## **Important Fund Information**

PRSRT STD  
U.S. Postage  
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ABC Mailing, Inc.  
48035