



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 10, 2019

To: All Participants in the **HMO** Plan for Production, Residential, Light Commercial Service, Architectural Metal, Duct Cleaning, Apprentices, Probationary Employees and Non-Medicare Eligible Retirees

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

IMPORTANT NOTICE OF BENEFIT CHANGES

The Board of Trustees is pleased to announce the following benefit improvements effective **June 1, 2019:**

FIXED DOLLAR CO-PAYS FOR OFFICE VISITS ARE BEING REDUCED FROM \$30 TO \$20.

You are responsible for the fixed dollar co-pays listed below. These co-pays are not credited toward meeting your deductibles or co-insurance maximums.

- **\$20** for in-network office visits. Includes specialist visits following a referral.

CO-INSURANCE IS BEING REDUCED

The 30% co-insurance for in-network services is being **reduced** to 20%. Co-insurance amounts stop when the applicable annual out-of-pocket maximum is reached, which remains at \$1,000.

If you have any questions, please refer to your most current Summary of Benefits and Coverages or feel free to call the Fund Office at (248) 641-4980.

Sincerely,

Board of Trustees

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