



PLUMBERS & STEAMFITTERS LOCAL 166 BENEFIT FUNDS

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June 2024

To: Plumbers and Steamfitters Local 166 Health & Welfare Fund Participants

From: Board of Trustees Plumbers and Steamfitters Local 166 Health & Welfare Fund

Please read this Notice carefully as it contains important information regarding changes to coverage under the Plumbers and Steamfitters Local 166 Health & Welfare Fund. Please keep this Notice with your Summary Plan Description (SPD).

PLAN CHANGE: INITIAL ENROLLMENT OF NEW DEPENDENTS

Currently, a Participant must request a new Dependent be enrolled in the Plan within 31 days of the date in which the person first qualifies as a Dependent. Coverage for Dependents is effective as follows:

- For Spouses, if the enrollment request is timely made, then their coverage will be effective as of the first day of the first month beginning after the completed enrollment request is made; but, if the enrollment request is not timely made, then they will not be able to enroll in the Plan until the next open enrollment period.
- For Children, if the enrollment request is timely made, then their coverage will be effective as of the date they qualified as a “Child”; but, if the enrollment request is not timely made, then their coverage will not be effective until the enrollment request is made and completed.

Effective June 5, 2024, Participants will still have 31 days to enroll a new Dependent, calculated from the date in which the person first qualifies as a Dependent. Coverage for Dependents is effective as follows:

- For Spouses, if the enrollment request is timely made, then coverage will be effective as of the date of the marriage; but if the enrollment request is not timely made, then their coverage will be effective the first day of the first month following the receipt of the completed enrollment request.
- For Children who are either (1) natural children, (2) adopted children, or (3) children placed for adoption, coverage will be effective as of the date they were born, adopted, or placed for adoption, as appropriate, regardless of the date in which the enrollment request was made.
- For Children who are either (1) stepchildren; or (2) legal wards, if the enrollment request is timely made, then their coverage will be effective as of the date in which they became a stepchild or legal ward; but, if the enrollment request is not timely made, then coverage will be effective as of the first day of the first month following the receipt of the completed enrollment request.

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

Sincerely,

The Board of Trustees

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