

# U.A. Local No. 393 Benefit Funds

## HEALTH & WELFARE, SUB, DEFINED BENEFIT PENSION AND DEFINED CONTRIBUTION

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**NOTICE OF MATERIAL MODIFICATIONS**  
 to the  
**U.A. LOCAL 393 HEALTH AND WELFARE PLAN**  
 (As revised November 1, 2019)

**Date:** December 2024  
**To:** All Participants in the U.A. Local No. 393 Health & Welfare Plan  
**From:** Board of Trustees  
**Re:** Four (4) Enhancements to the Formal Plan Rules

This document is a Summary of Material Modifications (“Summary”) intended to notify you of the important changes made to the U.A. Local No. 393 Health and Welfare Plan (“the Plan”) since the Summary Plan Description was last distributed to you. Please note that, in the event of conflict between this Summary and the terms of the Plan, the terms of the Plan will govern.

The Trustees have made four (4) enhancements to the Formal Plan Rules:

- Effective January 19, 2024, the PPO Plan will now cover orthotics if medically necessary and prescribed by a licensed provider.** The Plan pays 90% of the contract rate for in-network (or 60% of the UCR charges for out-of-network) after the applicable deductibles are met.
- Effective September 16, 2024, the PPO Plan will now cover home infusion therapy.** The Plan pays 90% of the contract rate in-network (or 60% of the UCR charges for out-of-network) after the applicable deductibles are met.
- Effective January 1, 2025, the Plan has made it easier to apply for the Retiree Hardship Waiver.** To help retirees and surviving spouses with lower incomes, the Trustees updated the income requirement needed to qualify for the Plan’s Hardship Waiver. All of the monthly charge for retiree healthcare will be waived if you qualify. To qualify for this benefit, your total income must be at or below 300% of the Federal Poverty Level, along with meeting other requirements.

Please refer to the following website for the current Federal Poverty Level:  
[www.healthcare.gov/glossary/federal-poverty-level-fpl/](http://www.healthcare.gov/glossary/federal-poverty-level-fpl/) If you believe you may qualify for the Retiree Hardship Waiver, please contact the Administration Office.

- Effective September 16, 2024, the Plan will provide up to 30 days of alcohol and substance use disorder treatment through Beat It! and EAP benefits through Health Advocate Solutions to former participants and their dependents who lost active health coverage under the Plan in the last 6 months. Such coverage is limited to once per lifetime.** *This benefit extension is designed to help participants when they need it most.*

*These changes are made pursuant to Amendment 30 to the Formal Plan Rules, which can be found on the member portal – [www.ualocal393benefits.org](http://www.ualocal393benefits.org) (in the documents tab). Please contact the Plan’s Administration Office at the following telephone number, if you have any questions concerning this Summary, the Health and Welfare Plan or your coverage: (408) 588-3751.*