

**SHEET METAL WORKERS' LOCAL 7-ZONE 3
BENEFIT FUNDS
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**Important Changes to the
Sheet Metal Workers Local 7 Zone 3 Health and Welfare Plan**

This Summary of Material Modifications (SMM) is being sent to all active and retired members who participate in the Sheet Metal Workers Local 7 Zone 3 Health and Welfare Plan (Plan). It is intended to advise you of changes to your Plan. Please take the time to read this carefully and keep it with your Summary Plan Description (SPD). If you have any questions regarding the Plan, please do not hesitate to contact the Fund Office.

Protections from Surprise Medical Bills

Effective May 1, 2022, the following clarifying information has been added to the section regarding surprising billing protections under the No Surprises Act.

Out-of-Network Providers at Network Facilities

Unless you consent to receiving services from the out-of-network provider (as described in this section), covered services performed by out-of-network providers with respect to a visit at Network Health Care Facilities are treated as in-network for determining all cost-sharing amounts, including the coinsurance, copayments, deductible, and the out-of-pocket maximum. In this context, a "Network Health Care Facility," is a network hospital, hospital outpatient department, critical access hospital, or ambulatory surgical center (as defined in the Social Security Act).

Waiving Surprise Medical Bill Protections

In certain limited circumstances, you can waive the balance billing and cost-sharing protections usually provided under the No Surprises Act. However, you cannot waive No Surprises Act protections for ancillary services provided by an Out-of-Network Provider in a Network Health Care Facility. Ancillary services include items and services related to emergency medicine, anesthesiology, pathology, radiology, and neonatology; items and services provided by assistant surgeons, hospitalists, and intensivists; diagnostic services, including radiology and laboratory services; and items and services provided by an out-of-network Provider if there is no in-network Provider who can furnish such item or service at such facility.

Payments to Out-of-Network Providers at Network Health Care Facilities, Out-of-Network Air Ambulance Providers, and Out-of-Network Emergency Facilities

For claims subject to the No Surprises Act from Out-of-Network Providers at Network Health Care Facilities, Out-of-Network Air Ambulance Providers, and Out-of-Network Emergency Facilities, the Plan will pay the provider or facility the Out-of-Network Rate minus any cost-sharing amounts (copayments, coinsurance, and/or amounts paid towards deductible) you paid.

If you have any questions regarding this change, please contact the Benefit Office.

Sincerely,
The Board of Trustees
Sheet Metal Workers Local 7 Zone 3 Health and Welfare Plan