



# Asbestos Workers Local 24 Medical Fund Asbestos Workers Local 24 Pension Fund

7130 Columbia Gateway Drive, Suite A  
Columbia, MD 21046

(410) 872-9500  
(410) 872-1275 Fax

January 2023

## ASBESTOS WORKERS LOCAL 24 MEDICAL FUND Summary of Material Modification # 9

The Board of Trustees of the Asbestos Workers Local 24 Medical Fund announces the following dental benefit changes. Please keep this SMM with your Summary Plan Description. These changes are effective January 1, 2023.

### CHANGE IN DENTAL BENEFITS

Effective January 1, 2023, dental implants will be covered by the Fund. Dental benefits are provided at the rate of 80% of the Usual, Customary and Reasonable charge up to the annual calendar year maximum dental benefit of \$2,000 per person, except that there is no annual calendar year maximum benefit for dependent children age 18 or younger.

The following item will be added to Page 61 of the Summary Plan Description, under **Covered Items**:

32. Dental Implants

Further, Page 61 under **Items Not Covered by the Plan**, the third bulleted item is revised to read:

- Dental services for cosmetic or aesthetic purposes. *This exclusion does not apply to dental implants.*

### REMINDERS!!!

#### Dependent Coverage

Remember that children of Employees continue to be covered by the Fund until they reach age twenty-six (26). Natural, adopted, step and foster children no longer have to remain unmarried or show they are dependent upon the Employee for support. "Children" also include other children who depend upon the Employee for support and who live with the Employee in a regular parent-child relationship. Except as otherwise provided in the Summary Plan Description, coverage for your Eligible Dependent child will end on the last day of the month in which the child turns age 26.

Each Covered Child or other dependent must be listed on a "Dependent Eligibility Form" signed by the Employee and filed with the Fund Office, along with evidence or proof of status satisfactory to the Trustees. Each change in Dependent enrollment after the initial enrollment must be submitted with evidence or proof of Child or other Dependent status satisfactory to the Trustees.

#### Change in Marital Status

If you become divorced, your former spouse is no longer covered as of the effective date of your divorce. You are required to notify the Fund immediately if you become divorced. If you fail to notify the Fund, your former spouse's continued use of Fund coverage after the date of the divorce will be considered an act of fraud, and you and your

spouse will be responsible for repaying the Fund for any benefits so provided. Furthermore, as provided on page 21 of the Summary Plan Description, you and your former spouse have sixty (60) days from the date your divorce becomes effective to notify the Fund Office in order to self-pay for continued coverage under the Fund's COBRA self-payment rules.

### **Medicare Reminder**

Please remember, ***if you are a Retiree or a Dependent, you are required to enroll in Medicare Parts A and B as soon as you are eligible.*** Medicare is generally available to all individuals who are either disabled or age 65 and has three parts – Hospital Insurance (Part A), Medical Insurance (Part B) and Prescription Drug Benefits (Part D). Part A covers inpatient Hospital care and generally is available at no cost. Part B covers doctors' services, outpatient hospital services and other medical supplies and requires a monthly premium. Part D covers prescription drugs and also requires a monthly premium. *If you are a Medicare-eligible Retiree or Dependent, you are required to sign up for Medicare Parts A and B, even though you will have to pay a premium for Part B. You are not required to sign up for Part D (Prescription Drug Coverage).* For a full explanation, see the Summary Plan Description, p. 70 and the Annual Medicare Prescription Drug notice, or contact the Fund Office.

### **Grandfathered Plan**

This plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the telephone numbers listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

### **Credit Cards Accepted by Medical Fund**

The **Asbestos Workers Local 24 Medical Fund** accepts credit card payments for self-pays, those electing COBRA and direct pay of retiree premiums. All major credit cards **except** American Express are accepted.

Retirees who elect to make a direct quarterly payment of retiree premiums may request the form from the Fund Office if they wish to charge their premiums to a credit card. A separate form will be required for each payment being authorized to the credit card and will not be automatically recharged each quarter.

Please note that if you elect to make your self-pay by credit card and any adjustments are made later (due to credit for late hours received, reciprocity, sick hours, etc.) the same credit card will be refunded for the calculated adjustment.

**Board of Trustees**

The Board of Trustees of the Asbestos Workers Local 24 Medical Fund is:

**Union Trustees**

Brian S. Cavey, Chairman  
Insulators Local 24  
901 Montgomery Street  
Laurel, MD 20707

Robert S. McCourt  
Insulators Local 24  
901 Montgomery Street  
Laurel, MD 20707

Jonathan Potter  
Insulators Local 24  
901 Montgomery Street  
Laurel, MD 20707

**Employer Trustees**

Scott Grant, Secretary  
Insul-Tech, Inc.  
5300 Westview Drive, Suite 101  
Frederick, MD 21703

Robert Ciancaglini  
Campbell Gibbons  
4390 Lottsford Vista Rd.  
Lanham, MD 20706

Andrew Tomlinson  
G&M Services LLC  
7525 Connelley Drive, Suite U  
Hanover, MD 21076

Very truly yours,

**The Board of Trustees**

**SPD 05-2019/SMM #9**