

APEA-AFT Health and Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

November 21, 2018

**TO: All Eligible Participants and Beneficiaries
APEA-AFT Health and Welfare Trust**

RE: Summary of Material Modification

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep it with your benefit booklet for future reference.

Effective November 1, 2018, the following language will be added after the “Appointment of Authorized Representative” section on page 46 of your current Benefit Plan Booklet:

Anti-Assignment

No Covered Person shall at any time, either during the time in which he/she is a covered participant in the Plan or following his/her termination as a covered participant, in any manner have any right to assign his/her right to sue or recover benefits under the Plan, to enforce rights due under the Plan to appeal a denial of benefits, or to any other causes of action which he/she may have against the Plan or its fiduciaries.

Grandfathered Status

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 this Plan does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan 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 Administration Office at 206-441-7574, option 0 or toll free at 800-331-6158, option 0. 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions regarding the information outlined in this notice, please contact the Administration Office at (206) 441-7574 or (800) 331-6158, option 0.

**Board of Trustees
APEA-AFT Health and Welfare Trust**