June 2018

IMPORTANT INFORMATION FOR PARTICIPANTS OF THE FLINT PLUMBING & PIPEFITTING INDUSTRY HEALTH CARE FUND REGARDING SUMMARY OF BENEFITS AND COVERAGE

Dear Participant:

The Federal health care reform law – the Patient Protection and Affordable Care Act – requires that all group health plans, such as the Fund, provide participants and beneficiaries with a Summary of Benefits and Coverage (“SBC”).

Please share the SBC and this letter with your family members who are eligible for coverage under the Plan.

The SBC is a document designed to provide a general description of some of the benefits provided by the Fund. The Federal government has issued a strict form template and detailed rules on the format and contents of the SBC. For this reason, the SBC does not cover all of the benefits provided by the Fund and it does not contain any information regarding eligibility. We recommend that you refer to the Fund’s Summary Plan Description (“SPD”) and the Summary of Material Modifications (“SMM”) for a more complete description of the benefits provided by the Fund, as well as the eligibility rules. The SPD and SMM can also be found on the Fund’s website listed below, or you may contact the Fund Office to request a copy.

If you have any questions regarding the SBC or your benefits, please contact the Fund Office at (888) 797-5862 for assistance.

Sincerely,

Board of Trustees
Flint Plumbing & Pipefitting Industry Health Care Fund

Click HERE to view the Summary of Benefits and Coverage document on the Flint Plumbing & Pipefitting Industry Health Care Fund Customized Website.