

WASHINGTON WHOLESALERS HEALTH AND WELFARE FUND
7130 Columbia Gateway Drive, Suite A
Columbia, MD 21046
410-872-9500
800-845-8518

October 2013

SUMMARY OF MATERIAL MODIFICATION #2

Life Insurance Carrier

The purpose of this notice is to provide you with updated information concerning life insurance and accidental death and dismemberment benefits (if applicable) under the plan. Effective November 1, 2013, the Trustees have terminated Prudential Insurance Company of America as the insurance provider for life insurance and accidental death and dismemberment benefits (if applicable).

The new provider is:

The Union Labor Life Insurance Company
1625 Eye Street, NW
Washington, DC 20006

Life Insurance Policy No: G3239
Accidental Death & Dismemberment Policy No.: G4504

Grandfathered Plan

The Washington Wholesalers Health and Welfare Fund believes 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 Washington Wholesalers Health and Welfare 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions, please contact the Fund Office at (410) 872-9500 or toll free at 800-845-8518. Membership Services Representatives are available to assist you Monday through Friday from 8:30 AM until 5 PM.

We suggest that you keep this Summary Material Modifications with your Summary Plan Description. If you should have any questions about the coverage provided under the Fund, the Summary Plan Description or changes, please contact the Administrative Manager.

Very truly yours,

The Board of Trustees