

**ANNUAL NOTICES  
FOR ELIGIBLE EMPLOYEES AND BENEFICIARIES OF THE  
PLUMBERS & PIPEFITTERS LOCAL 94  
HEALTH AND WELFARE FUND**

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Please review the information carefully.

October 2022

**HIPAA Notice of Special Enrollment Rights**

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 90 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, please contact the Plan Administrator at 3660 Stutz Drive, Suite LL 101, Canfield, Ohio 44406, 1-800-435-2388 or (330) 779-8874.

**Reminder of Availability of HIPAA Notice of Privacy Practices**

As you know, the plan maintains a HIPAA Notice of Privacy Practices ("Privacy Notice") describing how health information about individuals covered under the plan may be used and disclosed. While we distributed the Privacy Notice to all covered individuals previously, the HIPAA Privacy Rule requires that, at least every three-years, we notify currently covered individuals of the availability of the Privacy Notice and how to obtain a copy of it.

You may obtain a copy of our Privacy Notice by writing to/contacting the Plan Administrator at 3660 Stutz Drive, Suite LL 101, Canfield, Ohio 44406, 1-800-435-2388 or (330) 779-8874.

**Women's Health & Cancer Rights Act (WHCRA)**

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator at 1-800-435-2388 or (330) 779-8874 for more information.

## **Newborn's and Mother's Health Protection Act of 1996**

The Newborns' and Mothers' Health Protection Act of 1996 (Newborns' Act) requires group health plans that offer maternity hospital benefits for mothers and newborns to pay for at least a 48-hour hospital stay for the mother and newborn following childbirth (or, in the case of cesarean section a 96-hour hospital stay), unless the attending provider, in consultation with the mother, decides to discharge.

### **Grandfathered Plan Notice**

This group health plan 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 your plan 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 3660 Stutz Drive, Suite LL 101, Canfield, Ohio 44406, 1-800-435-2388 or (330) 779-8874.

*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.*

# **Plumbers and Pipefitters Local Union #94 Health & Welfare Fund**

3660 Stutz Drive, Suite 101  
Canfield, OH 44406  
Phone: 330-779-8874  
Fax: 330-270-0912

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## **Important Notice from Plumbers & Pipefitters Local #94 Health & Welfare Fund About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Plumbers & Pipefitters Local #94 Health & Welfare Fund and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Plumbers & Pipefitters Local #94 Health & Welfare Fund has determined that the prescription drug coverage offered by the Plumbers & Pipefitters Local #94 Health & Welfare Fund is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> through December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current Plumbers & Pipefitters Local #94 Health & Welfare Fund coverage will be affected as follows:

### **Options Available to Retiree Members and/or their Dependents with Medicare:**

- You can keep your current medical and prescription drug coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund, and you do not have to enroll in a Medicare prescription drug plan. You may, in the future, enroll in a Medicare prescription drug plan during Medicare's annual enrollment period (October 15<sup>th</sup> – December 7<sup>th</sup> of each year).
- You can enroll in a Medicare prescription drug plan. You cannot keep your current prescription drug coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund if you enroll in a Medicare prescription drug plan. Your medical coverage will continue. Your contribution for coverage will remain unchanged but you will no longer have prescription drug coverage under the Fund. **Be aware that the individual who elects Medicare D coverage will lose this coverage and that individual will be unable to come back into the prescription drug coverage under this Fund.**
- You can choose to drop your current medical and prescription drug coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund and enroll in a Medicare prescription drug plan. You should know that if you do this, you can never come back into the medical and prescription drug coverage under the Fund. **Be aware that the individual who drops medical and prescription drug coverage will lose this coverage and that individual will be unable to obtain coverage under this Fund.**

### **Options Available to Active Members and/or their Dependents with Medicare:**

- You can keep your current medical and prescription drug coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund, and you do not have to enroll in a Medicare prescription drug plan. You may, in the future, enroll in a Medicare prescription drug plan during Medicare's annual enrollment (October 15<sup>th</sup> – December 7<sup>th</sup> of each year).
- You can enroll in a Medicare prescription drug plan. You can keep your current medical and prescription drug coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund. If you do this, Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund will pay primary to the Medicare prescription drug plan.

### **For all Retiree and Active Members and/or their Dependents with Medicare:**

You can keep your current coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund and not enroll in a Medicare prescription drug plan. It is important that you compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area before making any decision to enroll in a Medicare prescription drug plan. Retirees and/or their dependents with Medicare should perform this comparison as well before choosing to drop medical and prescription drug coverage with Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund.

The Plumbers and Pipefitters Local Union No. 94 Health and Welfare Fund currently provides prescription drug benefits through a retail pharmacy and mail order program. Under the Fund's program, you pay 10% coinsurance for generic drugs, 20% coinsurance for brand drugs with no generic substitute available, or 30% coinsurance for brand drugs when a generic is available. In addition, your current medical coverage under the Fund pays for other health expenses, in addition to prescription drugs.

### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with Plumbers & Pipefitters Local #94 Health & Welfare Fund and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### **For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the Fund Office for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Plumbers & Pipefitters Local #94 Health & Welfare Fund changes. You also may request a copy of this notice at any time.

### **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov) or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**REMEMBER: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	October 1, 2022
Name of Entity/Sender:	Plumbers & Pipefitters Local #94 Health & Welfare Fund
Contact:	Fund Administrator
Address:	3660 Stutz Drive, Suite 101, Canfield, Ohio 44406
Phone Number:	(330) 779-8874

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