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## PLASTERING <u>INDUSTRY LOCAL #66 TRUST FUNDS</u>

Health & Welfare Plan / Supplemental Retirement Benefit Plan

September, 2010

MEMORANDUM TO: All Participants in the

Plastering Industry Health & Welfare Plan

FROM: Administration Office

REFERENCE: Grandfathered Health Plan Status

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 preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits, effective for this Plan on January 1, 2011.

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: Allied Administrators, Inc. PO Box 2500, San Francisco, CA 94126, Tel: (415) 986-6276.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or <a href="www.dol.gov/ebsa/healthreform">www.dol.gov/ebsa/healthreform</a>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.