

IMPORTANT NOTICE CONCERNING CHANGES TO THE I.U.O.E Local 132 H&W FUND

This Summary of Material Modification (SMM) is being provided to inform you of important changes to the I.U.O.E Local 132 H&W Fund (the “Plan”) as required by the Patient Protection and Affordable Care Act. Please take the time to read this notice carefully and keep it with your records. If you have any questions regarding these changes, please contact the Fund office.

BENEFIT UPDATES

As required by federal law, effective January 1, 2017, the benefit exclusion for “any operation or treatment in connection with the sex transformation or treatment of sexual dysfunction that is not organic in nature” is removed in its entirety.

Effective January 1, 2017, any references to “woman,” “women,” “female,” “females,” “men,” “man,” “male” or “males” shall be replaced with either “individual” or “individuals” throughout the document.

IMPORTANT NOTICE

The I.U.O.E Local 132 H&W Fund complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. The I.U.O.E Local 132 H&W Fund does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

The I.U.O.E Local 132 H&W Fund:

- Provides free aides and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact:

I.U.O.E. Local 132 H&W Fund
P.O. Box 2626
Huntington, WV 25726-2626

304-525-0482 or 1-800-642-3525

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 304-781-3192 번으로 전화해 주십시오.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。304-525-0482まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 304-525-0482.

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 304-525-0482.

เรียน: ถัด
คุณพูดภาษาไทยคุณสามารถช่วย
บริการช่วยเหลือทาง รี โทร 304-781-3192.
ภาษาไทยได้

ध्यान दिनुहोस्: तपा ंले नेपाली बोलनुहुन्छ भने तपा ंको ननमतत भाषा सहायता सेबाह न शुल्क पमा उपलब्ध छ । फोन गनुहोस् 304-525-0482।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода.
Звоните304-525-0482

لاک نیڈبایتسد نیم تفم تامدخی ک ددمی ک نایز وک پآ وت، نیڈے تلوب ودر اپآ رگا: رادربخ
0482-525-304-1 کریں

Thank you for your participation in the Plan and please feel free to contact the Fund Office with any questions.

Sincerely,

Board of Trustees
I.U.O.E Local 132 H&W Fund