

# **SHEET METAL WORKERS LOCAL NO. 33 YOUNGSTOWN DISTRICT HEALTH & WELFARE FUND**

Telephone (330) 270-0453  
Toll Free 1-800-589-8041

Office Location  
33 Fitch Boulevard  
Austintown, Ohio 44515



## **NOTICE OF ELIMINATION OF PLAN LIFETIME LIMIT**

## **NOTICE OF ESTABLISHMENT OF ANNUAL PLAN LIMIT**

## **NOTICE OF ELIMINATION OF PRE-EXISTING CONDITIONS FOR CHILDREN**

## **NOTICE OF CHANGE TO ELIGIBLE EXPENSES OF MEDICAL REIMBURSEMENT ACCOUNT**

This is a notice of modifications made to the Sheet Metal Workers Local No. 33 Youngstown District Health and Welfare Plan and is being furnished to you as provided by law. This Notice should be kept with your Summary Plan Description booklet. All of these changes are effective January 1, 2011.

\* \* \*

The current maximum lifetime limit of \$1,000,000 per person for the dollar value of benefits under Sheet Metal Workers Local No. 33 Youngstown District Health and Welfare Fund no longer applies. Individuals whose coverage ended by reason of reaching this lifetime limit under the plan are eligible to enroll in the plan. Individuals have thirty (30) days from the date of this notice to request enrollment.

The Plan has established an annual limit on the dollar value of benefits under Sheet Metal Workers Local No. 33 Youngstown District Health and Welfare Fund of \$1,000,000 per person. The prior annual limit for Prescription Benefits, the Outpatient Substance Abuse Benefit, the Preventative Care Benefit, and the vision benefit for children under age 19 will now be included in this annual maximum limit.

Children under the age of 19 will not be subject to the Pre-Existing Conditions Provision on page 39 of your Summary Plan Description.

The Plan will not be permitted to reimburse you for over-the-counter products (other than insulin) from your Medical Reimbursement Account unless you have a Physician's prescription.

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For more information contact the Plan Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515 (phone: 1-800-435-2388).

Please keep this information with your Summary Plan Description. As always, if you have any questions regarding these changes, please contact the Fund Office.

**BOARD OF TRUSTEES  
SHEET METAL WORKERS LOCAL NO. 33  
YOUNGSTOWN DISTRICT HEALTH AND  
WELFARE FUND**

November 22, 2010