

# Sheet Metal #10 Benefit Fund

OFFICE OF THE ADMINISTRATOR  
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## IMPORTANT ANNOUNCEMENT FOR ACTIVE PARTICIPANTS

### Summary of Material Modifications

**Effective April 1, 2025**, the Trustees of the Sheet Metal #10 Benefit Fund (Plan) have amended the Major Medical Expense Benefits section of the Plan to provide coverage of Preventive Services at 100%. Such Preventive Services will not be subject to the deductible. Previously such services were covered at 80% after the deductible.

The Preventive Services covered at 100% are those medical services defined as Preventive Services under the Patient Protection and Affordable Care Act (ACA).

#### 1. **Schedule of Benefits - Preventive Services Coverage**

The Plan's Schedule of Benefits for Major Medical Expense Benefits is amended to provide coverage for Preventive Services at 100% as follows:

Major Medical Expense Benefit	Coverage – Plan A	Coverage – Plan B
<b>Preventive Services Coverage</b> (Preventive services as defined under the Patient Protection and Affordable Care Act)	100%	100%

#### 2. **Schedule of Benefits – Immunizations**

The Plan's Schedule of Benefits is amended to provide coverage for Immunizations at 100%, not subject to the deductible.

This provision will cover those immunizations considered a preventive service under the Patient Protection and Affordable Care Act, which encompasses most common immunizations.

Major Medical Expense Benefit	Coverage – Plan A	Coverage – Plan B
<b>(Immunizations)</b> (see next row for immunizations administered at a pharmacy)	100%	100%

If you have questions about whether a particular immunization is covered, you can go to: <https://www.healthcare.gov/coverage/preventive-care-benefits/> for a comprehensive list of the specific immunizations considered a preventive service under the Patient Protection and Affordable Care Act.

### **3. Schedule of Benefits - Routine Physical Examinations**

The Plan's Schedule of Benefits is amended to provide coverage of Routine Physical Examinations at 100% as follows:

<b>Major Medical Expense Benefit</b>	<b>Coverage – Plan A</b>	<b>Coverage – Plan B</b>
<b>Routine Physical Examinations</b> (one per year – including cancer examinations)	100%	100%

### **4. Major Medical Expense Benefit – Preventive Services Coverage**

The Plan is amended by the addition of provision No. 34 related to coverage for Preventive Services, which will provide as follows:

34. Preventive Services as provided for under the Patient Protection and Affordable Care Act consisting of:

- Evidence-based items or services with an A or B rating recommended by the United States Preventive Services Task Force (USPSTF);
- Immunizations for routine use for children, adolescents, or adults recommended by the Advisory Committee on Immunization Practices for the Centers for Disease Control and Prevention;
- Evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (HRSA) for infants, children, and adolescents; and
- Other evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by HRSA for women.

You can find the services currently considered as preventive services under the above noted categories at: <https://www.healthcare.gov/coverage/preventive-care-benefits/> ***Please note that only the major medical benefits included on this site are being amended to 100% coverage. Prescriptions and other non-major medical benefits are not included in this provision.***

### **5. General Exclusion and Limitations – Medical and Surgical Treatment for Weight Reduction and Obesity.**

The Plan's exclusion related to Medical and Surgical Treatment of Weight Reduction and Obesity remains in place. However, with this amendment, the Plan will now cover dietary programs as a Preventive Service at 100%. As such, the exclusion for medical and surgical treatment for weight reduction and obesity no longer references an exclusion for dietary programs and will now provide as follows:

36. Unless otherwise covered under the Bariatric Surgery Benefits, medical or surgical treatment for weight reduction or obesity, including morbid or exogenous obesity. Examples of excluded procedures or treatments are gastric bypass, Roux-en-Y procedure, vertical banded gastroplasty, loop gastric bypass, simply gastroplasty (more commonly known as stomach stapling), duodenal switch operation, biliopancreatic bypass (Scopinaro procedure), mini gastric bypass, implantable gastric stimulators, and other weight loss surgeries. Also excluded from coverage is treatment required because of, or arising from, complications from a treatment or condition excluded by this paragraph.

If you have any questions regarding this amendment to the Plan, please contact Wilson-McShane at 952-854-0795.

### **Notice Regarding “Grandfathered” Status**

This notice must accompany any Plan materials that are sent to participants.

The Sheet Metal #10 Benefit Fund believes its plan of benefits 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 Sheet Metal #10 Benefit 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 preventative 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 Sheet Metal #10 Benefit Fund, Attn: Plan Administrator, 1681 East Cope Avenue, Suite B, Maplewood, MN 55109; (651) 770-0991. 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.