



LOCAL 36 BENEFIT FUNDS

2319 CHOUTEAU AVE., SUITE 300 · ST. LOUIS, MO 63103 · www.smw36benefits.org
Tel: (314) 652-8175 Toll-Free: (800) 741-9411 Fax: (314) 652-0338

Summary of Material Modification May 1, 2016

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund (your Welfare Plan) periodically review the benefits provided by your Welfare Plan to determine if there are changes that are needed so that your Welfare Plan can continue to provide the richest benefits possible while maintaining Plan assets, keeping down your out-of-pocket costs, and maintaining, to the extent possible, the contribution rates.

The Plan is a non-grandfathered plan under the Affordable Care and provides all the benefits required for a non-grandfathered plan.

Effective May 1, 2016 at both retail and mail order, the following medications shall be treated as generic medication subject to the generic co-payment:

- Rescue Inhalers for the treatment of Asthma
- EPI-pens for emergency treatment of allergic reactions

In all other respects the prescription drug benefit and the plan of benefits remains the same.

You should keep this notice with your important plan documents. If you have any questions about the changes described in this Notice you can call the Benefit Fund office at 314-652-8175.

Board of Trustees
SMART Local 36 Welfare Fund