



LOCAL 36 BENEFIT FUNDS

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Summary of Material Modifications (SMM) for Vision Benefits

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 costs to you, and maintaining, to the extent possible, the contribution and self-pay rates.

Vision Benefits

Effective for all claims incurred on or after January 1, 2017, the allowance for eyeglass frames will increase from an annual benefit of \$100 to \$150.

Benefit	Tier One CMR	Tier Two FirstHealth/Out-of-Area	Tier Three Non-Network
Frames	<u>\$150</u> Allowance	<u>\$150</u> allowance	<u>\$150</u> allowance

All other vision allowances remain 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 Fund Office at (314) 652-8175.