



AUTOMOTIVE INDUSTRIES  
WELFARE FUND

PLAN K20

HEALTH PLAN ENROLLMENT GUIDE  
EFFECTIVE JANUARY 1, 2018



4160 Dublin Blvd., Suite 400 Dublin, CA 94568 Telephone: (800) 635-3105 Fax: (925) 588-7121



**Automotive Industries Welfare Fund**  
**Administered By: Health Services & Benefit Administrators (HS&BA)**  
**4160 Dublin Blvd., Suite 400 | Dublin, CA 94568**  
**Toll-Free: (800) 635-3105 | Fax: (925) 588-7121**  
[www.aitrustfunds.org](http://www.aitrustfunds.org)

HS&BA																	
<p><b>At HS&amp;BA, we can help you with:</b></p> <ul style="list-style-type: none"> <li>• Eligibility issues.</li> <li>• Enrollment and changes in provider.</li> <li>• COBRA information and applications.</li> <li>• Adding dependents or updating information.</li> </ul>	<p style="text-align: center;"><b>HS&amp;BA can be reached at</b></p> <p style="text-align: center;">Toll-Free (800) 635-3105 Fax (925) 588-7121</p>																
Member Services																	
<p style="text-align: center;">If you have questions that are more plan specific, contact the provider directly.</p>	<ul style="list-style-type: none"> <li>• Questions about how much a procedure costs?</li> <li>• What is covered under my Medical/Dental Plan?</li> <li>• Where do I go to see a doctor?</li> <li>• Which dentist will accept my coverage?</li> <li>• Where do I go for an emergency?</li> <li>• I moved, I need to change my doctor or network.</li> </ul>																
Health Care Providers & Contact Information																	
<p><b><u>Service Provider</u></b> Kaiser / Kaiser Rx</p>	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><b><u>Phone</u></b></td> <td style="text-align: center;"><b><u>Website</u></b></td> </tr> <tr> <td style="text-align: center;">800-464-4000</td> <td style="text-align: center;"><a href="http://www.kp.org">www.kp.org</a></td> </tr> </table>	<b><u>Phone</u></b>	<b><u>Website</u></b>	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>												
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<p><b><u>Service Provider</u></b>  BrightNow! Dental  Delta Dental of CA  Orthodontia (Automotive Industries Welfare Fund)  SafeGuard, a MetLife company  United Concordia Plus  United Healthcare Dental  Vision Service Plan</p>	<table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><b><u>Phone</u></b></td> <td style="text-align: center;"><b><u>Website</u></b></td> </tr> <tr> <td style="text-align: center;">800-497-6453</td> <td style="text-align: center;"><a href="http://www.brightnow.com">www.brightnow.com</a></td> </tr> <tr> <td style="text-align: center;">866-499-3001</td> <td style="text-align: center;"><a href="http://www.deltadentalofCA.com">www.deltadentalofCA.com</a></td> </tr> <tr> <td style="text-align: center;">800-635-3105</td> <td style="text-align: center;"><a href="http://www.aitrustfunds.org">www.aitrustfunds.org</a></td> </tr> <tr> <td style="text-align: center;">800-880-1800</td> <td style="text-align: center;"><a href="http://www.metlife.com">www.metlife.com</a></td> </tr> <tr> <td style="text-align: center;">866-357-3304</td> <td style="text-align: center;"><a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a></td> </tr> <tr> <td style="text-align: center;">800-999-3367</td> <td style="text-align: center;"><a href="http://www.myuhc.com">www.myuhc.com</a></td> </tr> <tr> <td style="text-align: center;">800-785-0699</td> <td style="text-align: center;"><a href="http://www.vspdirect.com">www.vspdirect.com</a></td> </tr> </table>	<b><u>Phone</u></b>	<b><u>Website</u></b>	800-497-6453	<a href="http://www.brightnow.com">www.brightnow.com</a>	866-499-3001	<a href="http://www.deltadentalofCA.com">www.deltadentalofCA.com</a>	800-635-3105	<a href="http://www.aitrustfunds.org">www.aitrustfunds.org</a>	800-880-1800	<a href="http://www.metlife.com">www.metlife.com</a>	866-357-3304	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>	800-999-3367	<a href="http://www.myuhc.com">www.myuhc.com</a>	800-785-0699	<a href="http://www.vspdirect.com">www.vspdirect.com</a>
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## ABOUT YOUR ENROLLMENT GUIDE

### A Word from the Trustees...

*With today's high health care prices, getting quality health care benefits at a reasonable cost is important — and challenging — to all of us. It means having good health plan choices, asking questions about treatment alternatives, and using our benefits wisely.*

*YOU ARE ONLY ELIGIBLE FOR BENEFITS WHICH HAVE BEEN NEGOTIATED BETWEEN YOUR EMPLOYER AND THE UNION*

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### WISE BUYING... THE KEY TO QUALITY HEALTH CARE AT A REASONABLE COST

*In most cases, the Trust Fund pays for coverage you select using contributions from participating employers. As health care costs continue to rise, it becomes more and more important to be careful buyers of medical care. We encourage you to:*

- *Take time to learn about your options and how the plans can work best for you.*
- *Question your doctors and dentists so you'll better understand your health care alternatives.*

*With your informed, thoughtful purchase of services, we hope to maintain quality benefits at a cost we can all afford.*

*Board of Trustees  
Automotive Industries Welfare Fund*

The Trust Fund designed this Enrollment Guide to help you review your health care needs for you and your family. The Guide is a summary of the information from the Automotive Industries Welfare Fund Summary Plan Description and Kaiser HMO material which govern plan benefits. If any conflict arises between this Guide and the SPD or Kaiser HMO materials, the SPD or Kaiser HMO literature will govern this plan's administration and benefit payment.

If you want more information contact the Trust Fund Office at (800) 635-3105. You can also write the Fund at 4160 Dublin Blvd., Suite 400, Dublin, CA 94568. While the Trustees intend to continue this plan indefinitely, they reserve the right to interpret eligibility or plan provisions, and to change or terminate the plan at any time.

### MEETING YOUR MEDICAL NEEDS

You are eligible for **Plan K20 Kaiser Medical** as your employer has negotiated Plan A Kaiser medical benefits with your union.

#### **Kaiser Permanente (HMO)**

With an HMO, you must receive all your care through a Kaiser hospital or physician contracted with the HMO in which you are enrolled. Non-Kaiser expenses will only be covered for emergency services. In general, care is provided to you after you pay a flat copayment per visit or service. You must live or work within the service area to enroll. If you do not live or work within the Kaiser service area, please call the Trust Fund Office. Covered charges are not subject to a lifetime maximum.

You must select a Primary Care Physician (PCP). You must use only Kaiser Permanente physicians and facilities.

### AFFORDABLE DRUG COVERAGE

You must obtain your drugs at Kaiser Pharmacies. Generic drugs are available with a \$15 copayment and brand name drugs with a \$30 copayment up to a 30-day supply at Kaiser Pharmacy. For mail order, the copayments are twice those at a retail pharmacy for a 100-day supply.

### A VARIETY OF DENTAL OPTIONS

If your employer has negotiated for dental benefits with your union, dental coverage is available to you and your eligible dependents. Each of your dental care choices covers preventive, basic, and major care. Benefits depend on the plan in which you enroll. New dental eligibles cannot enroll in Delta Dental (unless your employer has purchased the "Buy-Up Plan") for the first 12 months of coverage. Therefore, during their first 12 months of coverage, you are limited to enroll in one of the DMOs shown below. Dental Plan Options include:

- **Dental Maintenance Organization (DMO):** The Newport Dental, MetLife, Dental, UnitedHealthcare Dental and United Concordia Dental Plans operate like HMOs, providing services only through participating dental offices. You will be responsible for small copayments for most covered services.
- **Delta Dental Plan:** The Delta Dental plan allows you to use any licensed dentist, but pays a higher benefit when you use Delta Preferred Option Dentists. For most participants, there is a \$3,000 annual maximum benefit and you pay 20% of covered expenses when you use a Delta Preferred Option Dentist (30% of covered expenses when you do not). The maximum does not apply to pediatric dental services.

### **ORTHODONTICS**

If your employer has negotiated for self-funded orthodontic benefits with your union, Orthodontic coverage is available to you and your eligible dependents once you have been covered by the Plan for three months. If you are eligible for orthodontic coverage, orthodontic treatment will be covered in full up to a lifetime benefit of \$2,500 per individual. If you enroll in a Dental Maintenance Organization, orthodontia may be available at discounted rates if you use a panel orthodontist. Regardless which dental plan option you have selected, orthodontic benefits are paid by the Fund Office once a claim is filed by your orthodontist.

### **VISION CARE**

If your employer has negotiated vision benefits with your union, you may use VSP's network of eye care professionals to receive exams, and purchase lenses and frames. Kaiser also offers an eye exam.

### **DISABILITY INSURANCE**

If your employer has negotiated self-funded disability benefits with your union, you may be eligible for disability payment on the first work day following a hospital confinement or disability due to an accident. Disability payment will commence on the fourth work day following a disability due to an illness. During any one disability period, as defined by the Plan, disability benefits are provided up to a maximum of 195 days (39 weeks).

### **BURIAL BENEFIT**

If you are entitled to medical coverage through the Fund, you are automatically entitled to the Burial Benefit. This benefit provides payment of \$2,500 to your designated beneficiary upon the death of a covered Participant. Burial benefits are available to Active Employees and his or her covered Dependents (up to age 21).

### **LIFE INSURANCE**

If you are covered for Life Insurance, the amount available upon the death of you or your eligible dependents is dependent on your employer's collective bargaining agreement with your union.

## ELIGIBILITY AND ENROLLMENT - WHO IS ELIGIBLE

- **Contract Employees and Owners who work with the tools of the trade (Class 1):** Employees working under a bargaining agreement between an employer and a participating union, as well as employees of a participating union or Trust Fund Office. Owners who work with the tools of the trade and have a bargaining agreement with a participating union shall be treated as a Class 1 employee and subject to all the rules applicable for Class 1 employees.
- **Non-Contract Employees (Class 2):** Employees not working under a bargaining agreement, who work at their employer's principle place of business and who receive compensation for work of at least 30 hours per week (or 130 hours per month).
- **Dependents:** If YOU qualify for benefits, the following dependents are covered:
  - Your legal spouse or domestic partner (as defined by the Plan);
  - A Dependent Child is anyone who has one of the relationships with the Employee listed below, who are under the age of 26 (whether married or unmarried): natural children, stepchildren, legally adopted children and a child named as an "alternate recipient" under a Qualified Medical Child Support Order (QMCSO) who are less than 26 years of age (21 for life insurance). In addition, children of an eligible Domestic Partner, children for which you have been made the legally appointed guardian who is less than 26 years of age (21 for life insurance). Lastly, disabled children who are age 26 years or older, continue to be eligible for coverage regardless of age if they are incapable of self-supporting employment because of a mental or physical disability that was present prior to age 26 and are declared by the Employee as their dependent for Federal Income Tax purposes (but only to age 21 for life insurance).

*Please note that the Plan will request Birth Certificates, Marriage Certificates and any other relevant documentation at the time of initial enrollment or when additions are made.*

- **Ineligible Dependents:** A spouse of a Dependent Child (e.g. son-in-law/daughter-in-law) or child of a Dependent Child (e.g. Employee's grandchild) are not eligible for coverage under the Plan.
- All new hires must enroll in one of the Dental DMOs for the first 12 months after they become eligible, unless the employer has purchased the Delta Dental "Buy- Up Plan". Upon completion of the 12-month initial coverage period, the participant may select Delta Dental in addition to the Dental DMO Options.

*If you have any questions, contact the Trust Fund Office at (800) 635-3105*

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## WHEN COVERAGE STARTS

Coverage will start the first day of the month following the date your active employment begins. However, if your employer qualifies for participation under this plan after the date your employment begins, coverage will begin under the plan on the qualification date.

Exceptions:

- **Contracting Employees (Class 1):** If the collective bargaining agreement specifies a different eligibility date for employees (i.e. Probationary Period), then eligibility shall commence as specified in that agreement.
- **Non-contract Employees (Class 2):** If your employer has a collective bargaining agreement under which coverage is provided to contract employees, the commencement date for a non-contract employee shall be no earlier than the commencement date for a contract employee with the same employment date.

Coverage for your dependents will begin on the same date as yours, or the date they meet the definition of a dependent, if later.

## CHOOSING A DENTAL PLAN

An eligible member may change his or her dental plan option once in a 12-month period. There is no specific open enrollment period. Instead, eligible participants will have the opportunity to change plan(s) anytime during the year. However, participants must be eligible for dental plan coverage and remain in the plan selected for a minimum of 12 consecutive months, unless the participant moves out of the DMO plan's service area. Any change in plan(s) will be effective on the first day of the month following the date the enrollment form is received by the Trust Fund Office.

When a change is made, an anniversary date for that dental plan is established. This anniversary date will be used to determine when future changes may be allowed.

Please remember that your dependents will be enrolled in the same plan as you.

*Plan Enrollment Note:*

*You will remain enrolled in your current dental plan until you notify the Trust Fund Office of a desired change and submit an enrollment form for the new dental plan in which you wish to be enrolled.*

## OPT-OUT

- As stated before, you are only eligible for benefits which have been negotiated between your employer and the union. You may opt out of all negotiated benefits or some of them. Should you wish to opt out, the following are your options if your employer has negotiated with your union:
  - Option 1: opt out all benefits.
  - Option 2: opt out medical and prescription drug; retain vision, dental, orthodontic, life and disability benefits.
  - Option 3: opt out vision, dental, orthodontic, life and disability; retain medical and prescription drug.
  - Any member eligible for dental benefits may notify the Fund Office if they do not want to receive those benefits.
- You may opt back into coverage due to a HIPAA special enrollment event (please see HIPAA Special Enrollment section in this Guide). This would include certain events such as divorce, birth of a child and loss of other Group Health Coverage, if the Trust Fund Office is notified of the change within 31 days. Coverage under an opt-in request will begin the first of the month following 31 days after receipt of a completed opt-in form. Note that coverage for a newborn or newly adopted child must be retroactive to the date of birth or placement for adoption if the request is made within 31 days.

## WHEN COVERAGE ENDS

Your coverage ends on the later of:

- The date on which your employer ceases to make payments for your benefits,
- The date on which you lose continuation coverage offered through COBRA. Refer to pages 14-20 for the general Notice of Automotive Industries Welfare Fund Continuation of Coverage Rights under COBRA.

## ABOUT YOUR KAISER MEDICAL AND DENTAL PLAN OPTIONS

Use the following charts to obtain information about your Kaiser medical plan benefits and to compare the Automotive Industries Welfare Fund dental options to pick the plan best suited for you. The charts summarize major plan provisions, while the Summary Plan Descriptions and the contracts with the Kaiser HMO present benefits in more detail. If any conflict arises between this Guide and the SPD or the contracts with the Kaiser HMO or the contracts with the DMO plans, the SPD and contracts will govern plan administration and benefit payment. Contact the Trust Fund Office to request booklets for the plans in which you are most interested.

## PLAN K20 - KAISER ONLY PLAN FOR ACTIVE EMPLOYEES

BENEFITS	KAISER PERMANENTE
<b>Group Number</b> <b>Member Services Telephone Numbers</b>	Group 57-3 (800) 464-4000 <a href="http://www.kp.org">www.kp.org</a>
<b>Type of Plan</b>	Health Maintenance Organization (HMO) with benefits in the form of services received from Kaiser Permanente staff at Kaiser Permanente Hospitals and medical offices.
<b>Geographic Area</b>	Kaiser Permanente provides service in all or part of the following counties: Alameda, Amador, Contra Costa, El Dorado, Fresno, Kings, Madera, Marin Mariposa, Napa, Placer, Sacramento, San Francisco, San Joaquin, San Mateo, Sutter, Santa Clara, Solano, Sonoma, Stanislaus, Tulare, Yolo and Yuba Counties.
<b>Choice of Providers</b>	Use Kaiser Permanente hospitals and physicians. You are encouraged to select a personal Kaiser Permanente physician.
<b>Specialized Care</b>	\$20 per visit if Kaiser Permanente physician refers you to outside specialist
<b>Percentage Payable</b>	100% after applicable copayment amount
<b>Out-of-Area Care</b>	Worldwide emergency coverage for unforeseen illness or injury. \$100 copayment (waived if admitted).
<b>Claims</b>	No claim forms except for out-of-plan emergency care from non-Kaiser Permanente providers.
<b>Calendar Year Deductible</b>	None
<b>Out-of-Pocket Calendar Year Limit</b>	The Out-of-Pocket Limit for cost-sharing for in-network copayments, coinsurance and deductible as follows: Single - \$1,500 Family - \$3,000

## PLAN K20 - KAISER ONLY PLAN FOR ACTIVE EMPLOYEES

BENEFITS	KAISER PERMANENTE
<b>Inpatient Hospital</b>	100%
<b>Outpatient Surgery</b>	\$20 per procedure
<b>Emergency Services</b>	\$100 per visit (waived if admitted)
<b>Skilled Nursing Facility Care</b>	100% up to 100 days per benefit period
<b>Home Health Care</b>	100% (when authorized by Plan Physician and Committee) for part-time intermittent care. Maximum 100 visits per calendar year as prescribed by a Kaiser physician.
<b>Hospice Care</b>	Provided at no charge if a Kaiser physician has diagnosed you with a terminal illness and determines that your life expectancy is 12 months or less.
<b>Diagnostic X-Ray and Lab</b>	100%
<b>Allergy</b>	\$20 per visit for testing; \$3 per visit for injection
<b>Outpatient Physical Therapy</b>	\$20 per visit
<b>Physician Surgery</b>	\$20 per procedure
<b>Office Visits/Consultation</b>	\$20 per visit
<b>Physician Fee for Hospital Admission Visit/Hospital Follow-Up Visit</b>	No charge
<b>Preventive Care For Men, Women (including Contraception) and Dependent Child</b>	No charge
<b>Maternity Care</b>	No charge for pre-natal care (scheduled prenatal care exams and first postpartum follow-up consultation and exams are no charge) and delivery/hospital care
<b>Ambulance</b>	No charge when medically necessary and authorized by Plan physician. Air ambulance must be arranged for in advance by health plan

## PLAN K20 - KAISER ONLY PLAN FOR ACTIVE EMPLOYEES

BENEFITS	KAISER PERMANENTE
<b>Infertility Services</b>	\$10 per visit. In vitro fertilization not covered
<b>Voluntary Sterilization</b>	No charge
<b>Durable Medical Equipment</b>	No charge when prescribed by Health Plan physician. Some limitations and exclusions apply
<b>Prosthetic/Orthopedic Appliances</b>	No charge when prescribed by Health Plan Physician. Some limitations and exclusions apply
<b>Chiropractic Care</b>	Not covered
<b>Vision Care</b>	<p>No charge eye exams for refraction. Vision Care benefits through VSP are available to employees of certain participating employers.</p> <p>Frequency – exam, lenses and glasses (or contact lenses) are available every 24 months</p> <p>Exam and Materials - \$25 total copayment</p> <p>Frames - \$130 allowance</p> <p>Contact Lenses – up to \$60 copay; \$130 allowance</p> <p>Diabetic Eyecare Plus Program - \$20 copayment</p>
<b>Hearing Care</b>	No charge for exams only
<b>Alcohol and Substance Abuse</b>	<p>Coverage provided by Kaiser</p> <p>No charge for inpatient detoxification</p> <p>\$20 individual visit or \$5 group visit for outpatient</p>
<b>Mental Health</b>	<p>Coverage provided by Kaiser</p> <p>No charge and unlimited on the days for inpatient</p> <p>\$20 individual visit or \$10 group visit; unlimited on the days for outpatient</p>
<b>Prescription Drug</b>	<p>No deductible. Prescription drug out-of-pocket coinsurance and copayments accrue toward the medical out-of-pocket.</p> <p>Female Contraceptives: No copay or deductible for generic contraceptives (or brand if generic is medical inappropriate).</p> <p>Retail Pharmacy - \$15 copay for generic / \$30 copay for brand name (30-day supply)</p> <p>Mail Order - \$30 copay for generic / \$60 copay for brand name (100-day supply)</p> <p>Mail delivery from a Kaiser Permanente pharmacy available for refill prescriptions only</p>

## PLAN K20 - DENTAL PLAN COMPARISON FOR ACTIVE EMPLOYEES

GENERAL INFORMATION	DELTA DENTAL PREFERRED PLAN *	NEWPORT DENTAL	METLIFE COMPANY	UNITED CONCORDIA PLUS	UNITED HEALTHCARE DENTAL
<b>Group Number Member Services Telephone</b>	Group No. 2824 (800) 765-6003	Group No. NP3001 (800) 497-6453	Group No. 142616 (800) 880-1800	Group No. 740306 (866) 357-3304	Group No. 711992 PVRC 0001 (800) 999-3367
<b>Type of Plan/ Choice of Providers</b>	This is a Dental PPO plan. You may select any approved dentist to provide dental care. However, you may save money by using the Plan's PPO provider known as Delta Dental.	This is a Dental HMO plan. You must use a Newport dentist for all your care. Your primary dentist refers you to a Newport Specialist when necessary. The office network includes 21 locations including the 17 Northern California Newport/Bright Now! Dental offices.	This is a Dental HMO plan. You must use a "Managed Dental Plan" provider for all your dental care. You select a dental office in the MetLife DHMO network for you and your family. Each family member may choose their own dental office from the MetLife DHMO network. Your MetLife General Dentist will directly refer patients to Specialists when necessary.	This is a Dental HMO plan. You must use a United Concordia Plus dentist for all your care. Each family member may choose their own dental office from the DHMO Concordia Plus General Dentist network. Your primary dentist refers you to a United Concordia participating specialist when necessary.	This is a Dental HMO plan. You must use a UnitedHealthCare Dental office for all your care; however you do not need to be assigned to an office. You select a dental office in the UnitedHealthCare Dental network for you and your family. Each family member may choose their own dental office from the United HealthCare Dental network.
<b>Out-of-Area</b>	Provide all covered benefits at the lower coinsurance	Provides 24-hour emergency telephone access. With pre-approval, the Plan covers up to \$50 for the relief of pain.	Emergency services that are rendered 50 miles from you or your dependent's selected general dentist, will receive coverage for the treatment up to a maximum of \$50.	Plan pays \$100 maximum for emergency care each 12-month period.	Plan pays \$100 maximum for emergency care.
<b>Claim Forms Required</b>	No	No	No	No	No

\* Dental benefits available under certain bargaining agreements may vary from those shown.

## PLAN K20 - DENTAL PLAN COMPARISON FOR ACTIVE EMPLOYEES

GENERAL INFORMATION	DELTA DENTAL PREFERRED PLAN *	NEWPORT DENTAL	METLIFE COMPANY	UNITED CONCORDIA PLUS	UNITED HEALTHCARE DENTAL
<b>Yearly Maximum</b>	\$3,000 (does not apply to pediatric dental services)	None for Primary Dentists. \$1,500 for Specialist referrals.	None	None	None
<b>HOW THE PLAN WORKS</b>					
<b>Benefits Payable</b>	Delta Preferred Dentist - 80% of covered expenses  Non-Delta Preferred Dentist - 70% of covered expenses	100% for most covered services. See Benefit Summary for details.	100% for most covered services. See Benefit Summary for details.	100% for most covered services. See Benefit Summary for details.	100% for most covered services. See Benefit Summary for details.
<b>Diagnostic and Preventative Services</b>	Delta Preferred Dentist - 80% of covered expenses** Non-Delta Preferred Dentist - 70% of covered expenses **				
<i>Routine Oral Examination</i>	Limited to two every 12 consecutive months	100%; two every 12 consecutive months	100%; no frequency limitations	100%	100%
<i>Full Mouth X-Rays</i>	Once every 36 months for full mouth and panoramic x-rays	100%; once every 36 months	100%; no frequency limitations	100%; once every three years	100%; once every 24 months
<i>Prophylaxis: all participants</i>	Limited to two per calendar year	100%; two every 12 consecutive months	100%; two every 12 consecutive months	100%; one every 6 consecutive months	100%; one every 6 consecutive months

\* Dental benefits available under certain bargaining agreements may vary from those shown.

\*\* You must receive a diagnostic/preventive service in one calendar year in order to receive a copayment decrease of 10% for diagnostic/preventive services for the following year. That means the Plan will pay higher coinsurance for your coverage and your out-of-pocket cost is lower. As long as you receive a diagnostic/preventive service each calendar year, your copayment will be decreased 10% each year. If, during any calendar year, you do not receive a diagnostic/preventive service, the copayment for the following year will reduce by 10%. In addition, if during any year, you have a break in coverage of at least one month, the copayment for the following year will reduce to the base level (20% PPO/ 30% non-PPO).

## PLAN K20 - DENTAL PLAN COMPARISON FOR ACTIVE EMPLOYEES

GENERAL INFORMATION	DELTA DENTAL PREFERRED PLAN *	NEWPORT DENTAL	METLIFE COMPANY	UNITED CONCORDIA PLUS	UNITED HEALTHCARE DENTAL
<b>Basic Services</b> <i>Fillings (Amalgams or Composites)</i>	Delta Preferred Dentist - 80% of covered expenses Non-Delta Preferred Dentist - 70% of covered expenses	100%	100%	100%, except resin fillings on posterior teeth have an \$85 -\$150 copayment.	100%
<b>Major Restorations</b> <i>Single Crown</i>	Delta Preferred Dentist - 80% of covered expenses Non-Delta Preferred Dentist - 70% of covered expenses Some limitations apply.	100% Some limitations apply.	100% Some limitations apply.	100% Some limitations apply. Charges for the use of precious (high noble) or semi-precious (noble) metal are not included in the copayment.	100% Some limitations apply.
<b>Endodontics</b> <i>Root Canal</i>	Delta Preferred Dentist - 80% of covered expenses Non-Delta Preferred Dentist - 70% of covered expenses Some limitations apply.	100%	100% Some limitations apply.	100%	100%
<b>Periodontics</b> <i>Services treating teeth affected by diseased gingiva (gums).</i>	Delta Preferred Dentist - 80% of covered expenses Non-Delta Preferred Dentist - 70% of covered expenses	100%	100%	100% except \$92-\$120 copay for bone replacement grafts and \$43 copay for localized delivery of antimicrobial agents, per tooth	100%

\* Dental benefits available under certain bargaining agreements may vary from those shown.

**PLAN K20 - DENTAL PLAN COMPARISON FOR ACTIVE EMPLOYEES**

GENERAL INFORMATION	DELTA DENTAL PREFERRED PLAN *	NEWPORT DENTAL	METLIFE COMPANY	UNITED CONCORDIA PLUS	UNITED HEALTHCARE DENTAL
<b>Prosthetics</b> <i>Bridges, partial dentures and full dentures</i>	Delta Preferred Dentist - 80% of covered expenses  Non-Delta Preferred Dentist - 70% of covered expenses  Some limitations apply.	100%  Some limitations apply.	100%  Some limitations apply.	100% Some limitations apply. Charges for the use of precious (high noble) or semi-precious (noble) metal are not included in the copayment.	100% Some limitations apply.
<b>Implant</b>	80% up to a maximum of \$1,250 per patient per calendar year	Not covered. Member receives a 35% discount at provider offices.	Not covered	Not covered	Covered at a nominal copay

**PLAN K20 - ORTHODONTIC SERVICES UNDER THE DENTAL PLAN**

	Not covered under the Delta Dental Plan (except space maintainers). Depending on your employer, an orthodontics plan through the Trust Fund, offering a \$2,500 benefit may be available.	Available through Newport with a \$2,500 copayment (plus work-up fees) Some limitations and exclusions apply. Depending on your employer, an orthodontic plan through the Trust Fund, offering a \$2,500 benefit may be available.	Available through MetLife with a \$2,500 copayment (plus work-up fees). Some limitations and exclusions apply. Depending on your employer, an orthodontics plan offering a \$2,500 benefit may be available.	Available through United Concordia Plus with a \$1,500 copayment for adolescents (\$2,000 for adults). Some limitations and exclusions apply. Depending on your employer, an orthodontics plan offering a \$2,500 benefit may be available.	Available through United HealthCare Dental with a \$1,250 copayment (plus work-up fees). Some limitations and exclusions apply. Depending on your employer, an orthodontics plan offering a \$2,500 benefit may be available.
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\* Dental benefits available under certain bargaining agreements may vary from those shown.



**Automotive Industries Welfare Fund**  
**4160 Dublin Blvd., Suite 400 Dublin, CA 94568**  
**800-635-3105**

**AUTOMOTIVE INDUSTRIES WELFARE FUND**  
**CONTINUATION COVERAGE RIGHTS UNDER COBRA**

**Introduction**

In compliance with a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (commonly called COBRA), eligible employees and their covered Dependents (called “Qualified Beneficiaries”) will have the opportunity to elect a temporary continuation of their group health coverage (“COBRA Continuation Coverage”) under the Plan when that coverage would otherwise end because of certain events (called “Qualifying Events” by the law).

**Other Health Coverage Alternatives to COBRA**

Note that you may also have other health coverage alternatives to COBRA available to you that can be purchased through the Health Insurance Marketplace (the Marketplace helps people without health coverage find and enroll in a health plan, (for California residents see: [www.coveredca.com](http://www.coveredca.com). For non-California residents see your state Health Insurance Marketplace or [www.healthcare.gov](http://www.healthcare.gov))).

In the Marketplace you could be eligible for a tax credit that lowers your monthly premiums for Marketplace-purchased coverage. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit.

You may also qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse’s plan), if you request enrollment in that other plan within 30 days of losing coverage under this Plan, even if that other plan generally does not accept late enrollees.

Qualified Beneficiaries who elect COBRA Continuation Coverage must pay for it at their own expense.

**This Plan provides no greater COBRA rights than what is required by law and nothing in this enrollment information is intended to expand a person’s COBRA rights.**

**Who Is Entitled to COBRA Continuation Coverage, When and For How Long**

Each Qualified Beneficiary has an independent right to elect COBRA Continuation Coverage when a Qualifying Event occurs, and as a result of that Qualifying Event that person’s health care coverage ends, either as of the date of the Qualifying Event or as of some later date. Covered employees may elect COBRA on behalf of their spouses and covered parents/legal guardians may elect COBRA for a minor child. A Qualified Beneficiary also has the same rights and enrollment opportunities under the Plan as other covered individuals including Special Enrollment.

Under the law, a Qualified Beneficiary is any Employee or the Spouse or Dependent Child of an employee who is covered by the Plan when a Qualifying Event occurs, and who is therefore entitled to elect COBRA Continuation Coverage. A child who becomes a Dependent Child by birth, adoption or placement for adoption with the covered Qualified Beneficiary during a period of COBRA Continuation Coverage is also a Qualified Beneficiary.

- A child of the covered employee who is receiving benefits under the Plan because of a Qualified Medical Child Support Order (QMCSO), during the employee's period of employment, is entitled to the same rights under COBRA as an eligible dependent child.
- A person who becomes the new Spouse of an existing COBRA participant during a period of COBRA Continuation Coverage may be added to the COBRA coverage of the existing COBRA participant but is not a "Qualified Beneficiary." This means that if the existing COBRA participant dies or divorces before the expiration of the maximum COBRA coverage period, the new Spouse is not entitled to elect COBRA for him/herself.

### **Qualifying Event**

Beneficiaries are entitled to COBRA Continuation Coverage when Qualifying Events (which are specified in the law) occur, **and**, as a result of the Qualifying Event, coverage of that Qualified Beneficiary ends. **A Qualifying Event triggers the opportunity to elect COBRA when the covered individual LOSES health care coverage under this Plan.** If a covered individual has a Qualifying Event but, as a result, **does not lose** their health care coverage under this Plan, (*e.g.* employee continues working even though entitled to Medicare) then COBRA is not available.

If you are an employee, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:

- Your hours of employment are reduced causing a loss in coverage (including strikes or lockouts), or
- Your employment ends for any reason, other than gross misconduct.

If you are the spouse or dependent child of a covered employee, you will become a qualified beneficiary if you lose coverage under the Plan because any of the following qualifying events happens:

- The employee's hours of employment are reduced causing a loss of coverage (including strikes or lockouts);
- The employee's employment ends for any reason, other than gross misconduct;
- The employee becomes divorced or legally separated;
- The employee dies; or

The child stops being eligible for coverage under the plan as a "dependent child."

### **When is COBRA Coverage Available?**

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Fund Office has been notified that a qualifying event has occurred. When the initial qualifying event is termination of employment or reduction of hours causing a loss of coverage, or death of the employee, the employer must notify the Fund Office of the qualifying event.

### **You Must Give Notice of Some Qualifying Events**

*For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child) or any notice of a second Qualifying Event, you must notify the Fund Office within 60 days after the loss of coverage due to the qualifying event. You must provide this notice to:*

Automotive Industries Welfare Fund  
c/o Health Services & Benefit Administrators (HSBA)  
4160 Dublin Blvd., Suite 400  
Dublin, CA 94568  
Telephone (800) 635-3105  
Fax (925) 588-7121

### **How is COBRA Coverage Provided?**

Once the Fund Office receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage. The following chart lists the COBRA Qualifying Events, who can be a Qualified Beneficiary and the maximum period of COBRA coverage based on that Qualifying Event:

Qualifying Event Causing Health Care Coverage to End	Duration of COBRA for Qualified Beneficiaries		
	Employee	Spouse	Dependent Child(ren)
Employment terminates (for other than gross misconduct), including retirement.	18 months	18 months	18 months
Employee reduction in hours worked including strikes and lockouts (making employee ineligible for coverage).	18 months	18 months	18 months
Employee dies.	N/A	36 months	36 months
Employee becomes divorced or legally separated.	N/A	36 months	36 months
Dependent Child ceases to have Dependent status.	N/A	N/A	36 months

There are two ways in which this 18-month period of COBRA continuation coverage can be extended.

***(1) Disability extension of 18-month period of continuation coverage***

If, prior to the Qualifying Event or during the first 60 days of an 18-month COBRA period, you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify the Fund Office in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage. To get this extension, you must send a copy of the Social Security Award within 60 days of the date of the latest of (1) the date of the Social Security Disability Award, (2) the date that the qualified beneficiary loses coverage, or (3) Prior to the expiration of the original 18-month period of COBRA continuation coverage. Be sure to send the Fund Office a copy of the Social Security Disability Award as soon as you receive it.

***(2) Second qualifying event extension of 18-month period of continuation coverage***

If your family experiences another qualifying event while receiving 18 months of COBRA continuation coverage, your spouse and dependent children can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits after the qualifying event (under Part A, Part B or both), or gets divorced or legally separated, or if a dependent child stops being eligible under the Plan as a dependent child.

**Cost to You for COBRA Continuation Coverage**

You and/or your covered dependents will have to pay 102% of the full cost of the coverage during the COBRA continuation period. However, any individual or family whose coverage is extended beyond 18 months because of entitlement to Social Security disability income benefits must pay 150% of the full cost of coverage during the 11-month extension of COBRA continuation coverage.

You may choose:

- \* Medical, prescription drug, and burial (if provided to you as of the date of the Qualifying Event); or
- \* Medical, prescription drug, burial, dental, orthodontia, and vision (if provided to you as of the date of the Qualifying Event).
- \* Medical, prescription drug, burial, life insurance, dental, orthodontia, vision (if provided to you as of the date of Qualifying Event).  
The life insurance level provided is \$25,000.

The Fund Office will notify you of the cost of continuation coverage when it notifies you of your right to elect this coverage. You have a maximum of **45 days** from the date you mail your election form to the Fund Office (as determined by postage cancellation) in which to submit your **first payment**. Payment for each full month passed since the date active coverage terminated must be included with the first payment. If payment of the amount due is not received within 45 days of your election, COBRA continuation coverage will terminate.

Thereafter, the amount you and/or your covered dependents must pay for your COBRA continuation coverage will be payable monthly. In order that your eligibility is correctly reflected in the Trust Fund records, **you should automatically send your check or money order to the Fund Office before the first of each month.** No payment will be accepted which is more than 30 days after the first day of the coverage month. If payment of the amount due is not received by the end of the 30-day grace period, COBRA continuation coverage will terminate.

### **For Monthly Payments, What If The Full COBRA Premium Payment Is Not Made When Due?**

If the Fund Office receives a COBRA premium payment that is not for the full amount due, the Fund Office will determine if the COBRA premium payment is short by an amount that is significant or not. A premium payment will be considered to be **significantly short** of the required premium payment if the shortfall exceeds the lesser of \$50 or 10% of the required COBRA premium payment.

**If there is a significant shortfall**, then COBRA continuation coverage will end as of the date for which the last full COBRA premium payment was made.

**If there is not a significant shortfall**, the Fund Office will notify the Qualified Beneficiary of the deficiency amount and allow a reasonable period of 30 days to pay the shortfall.

- If the shortfall is paid in the 30-day time period then COBRA continuation coverage will continue for the month in which the shortfall occurred.
- If the shortfall is not paid in the 30-day time period then COBRA continuation coverage will end as of the date for which the last full COBRA premium payment was made.

### **Termination before end of maximum period**

Continuation coverage will be terminated before the end of the maximum period if:

- The Fund no longer provides coverage to any of its similarly situated individuals,
- Any required premium is not paid in full on time,
- A qualified beneficiary becomes covered, after electing continuation coverage, under another group health plan,
- A qualified beneficiary becomes entitled to Medicare benefits (under Part A, Part B or both) after electing continuation coverage.
- During an extension of the maximum COBRA coverage period to 29 months due to the disability of the Qualified Beneficiary, the disabled beneficiary is determined by the Social Security Administration to no longer be disabled;

- Your former employer no longer provides for group health coverage through this Plan; however, the following exceptions apply to this rule:
  - a) If the employer goes out of business, continuation coverage will continue to be available for its former employees subject to all other limitations on such coverage and,
  - b) If the union is decertified as the bargaining representative of the Class 1 employees of the employer, class 1 employees on continuation coverage as of the month of the decertification or before will be entitled to continue their continuation coverage subject to all other limitations on such coverage. All other employees of such employer shall have their continuation coverage terminated.

Continuation coverage may also be terminated for any reason the Plan would terminate coverage of a participant or beneficiary not receiving continuation coverage (such as fraud).

### **Notice of Early Termination of COBRA Continuation Coverage**

The Plan will notify a Qualified Beneficiary if COBRA coverage terminates earlier than the end of the maximum period of coverage applicable to the Qualifying Event that entitled the individual to COBRA coverage. This written notice will explain the reason COBRA terminated earlier than the maximum period, the date COBRA coverage terminated and any rights the Qualified Beneficiary may have under the Plan to elect alternate or conversion coverage. The notice will be provided as soon as practicable after the Fund Office determines that COBRA coverage will terminate early.

Once COBRA coverage terminates early, it cannot be reinstated.

### **Health Coverage Tax Credit (HCTC)**

The Trade Act of 2002 created a tax credit (called the Health Coverage Tax Credit or HCTC) for certain individuals who become eligible for trade adjustment assistance and for certain retired employees who are receiving pension payments from the Pension Benefit Guaranty Corporation (PBGC). Eligible individuals can either take a tax credit or get advance payment of 72.5% of premiums paid for qualified health insurance including COBRA. While the HCTC expired on January 1, 2014, it was reinstated to be effective for coverage periods through 2019. For more information, visit, [www.irs.gov/HCTC](http://www.irs.gov/HCTC).

### **Cal-COBRA**

If at the time of a qualifying event your medical and prescription drug coverage is provided through a health maintenance organization, your coverage which would otherwise end under federal law may be required to be extended by HMO to a total of 36 months under California law. For participants enrolled in Kaiser Permanente, Cal-COBRA would include your prescription drug benefit. You must contact Kaiser Permanente directly immediately upon the expiration of your federal COBRA coverage to receive these additional Cal-COBRA benefits.

## **Domestic Partner**

Domestic partners and children of a domestic partner are offered “COBRA-like” temporary continuation; however, they do not have all the federally protected rights offered to a Qualified Beneficiary. There may be tax implications for covering a domestic partner or children of a domestic partner. You should consult with a tax specialist on this matter.

## **Conversion**

If you have Kaiser HMO coverage, you may have the right, when your group health coverage ends, to enroll in an individual conversion Kaiser HMO policy. The benefits provided under such an individual conversion policy will not be identical to those provided under the Plan. You may exercise this right in lieu of electing continuation coverage, or you may exercise this right after you have received the maximum continuation coverage available to you. You must contact Kaiser Permanente directly to receive individual conversion coverage. Time limits apply so you must contact Kaiser Permanente immediately upon the expiration of your health plan coverage, federal COBRA coverage or additional Cal-COBRA coverage.

## **If You Have Questions**

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor’s Employee Benefits Security Administration (EBSA) in your area or visit [www.dol.gov/ebsa](http://www.dol.gov/ebsa). (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA’s website.) For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov).

## **Keep Your Plan Informed of Address Changes**

To protect your family’s rights, let the Fund Office know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Fund Office. Plan contact information is as follows:

Automotive Industries Welfare Fund  
c/o Health Services & Benefit Administrators (HSBA)  
4160 Dublin Blvd., Suite 400  
Dublin, CA 94568  
Telephone (800) 635-3105  
Fax (925) 588-7121

Contact the “COBRA Unit” at the group health plan at the address and phone numbers shown above.

## IMPORTANT EMPLOYEE BENEFIT PROGRAM NOTICES

### HIPAA Special Enrollment Rights

This Plan complies with Special Enrollment Rights under the Health Insurance Portability and Accountability Act of 1996 because all eligible Employees and their eligible Dependents are covered for benefits when they meet the eligibility requirements. No Employee contribution is required for coverage.

You are allowed to “opt-out” of (or choose not to have) medical coverage. Following is a description of the times that you will be able to re-enroll in the plan.

- If you are not enrolled for coverage under this Plan and acquire a Spouse by marriage, or acquire any Dependent Child(ren) by birth, adoption or placement for adoption or marriage, you may request enrollment for yourself and/or your new Spouse, Domestic Partner and/or any Dependent Child(ren) no later than 31 days after the date of marriage, birth, adoption or placement for adoption.
- **Loss Of Other Coverage:** If, you did not request enrollment under this Plan for yourself, your Spouse/Domestic Partner and/or any Dependent Child(ren) within **31 days** after the date on which coverage under the Plan was previously offered because you or they had coverage under another group health plan or health insurance policy (including COBRA Continuation Coverage, certain types of individual health insurance, Medicare or other public program) **and** you, your Spouse and/or any Dependent Child(ren) **lose coverage** under that other plan or health insurance policy; you may request enrollment for yourself and/or your Dependents within **31 days** after the termination of their coverage under that other group health plan or health insurance policy **if** that other coverage terminated because of:
  - loss of eligibility for that coverage including loss resulting from legal separation, divorce, death, voluntary or involuntary termination of employment or reduction in hours (but does not include loss due to failure of employee to pay premiums on a timely basis or termination of the other coverage for cause); or
  - termination of employer contributions toward that other coverage (an employer’s reduction but not cessation of contributions does not trigger a special enrollment right); or
  - the health insurance that was provided under COBRA Continuation Coverage, and such COBRA coverage was “exhausted;” or
  - moving out of an HMO service area if HMO coverage terminated for that reason and, for group coverage, no other option is available under the other plan; or
  - the other plan ceasing to offer coverage to a group of similarly situated individuals; or
  - the loss of dependent status under the other plan’s terms; or
  - the termination of a benefit package option under the other plan, unless substitute coverage offered.

You and your dependents may also enroll in this Plan if you (or your eligible dependents):

- have coverage through Medicaid or a State Children’s Health Insurance Program (CHIP) and you (or your dependents) lose eligibility for that coverage. However, you must request enrollment in this Plan within 60 days after the Medicaid or CHIP coverage ends; or
- become eligible for a premium assistance program through Medicaid or CHIP. However, you must request enrollment in this Plan within 60 days after you (or your dependents) are determined to be eligible for such premium assistance.

### **Women’s Health and Cancer Rights Act of 1998 (WHCRA)**

You or your dependents may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

Plan limits, deductibles, copayments, and coinsurance apply to these benefits. For more information on WHCRA benefits, contact the Trust Fund Office at (800) 635-3105.

### **Privacy Notice**

The Health Insurance Portability and Accountability Act (HIPAA) of 1996 requires health plans to comply with privacy rules. These rules are intended to protect your personal health information from being inappropriately used and disclosed. The rules also give you additional rights concerning control of your own healthcare information.

This Plan’s HIPAA Privacy Notice explains how the group health plan uses and discloses your personal health information. You are provided a copy of this Notice when you enroll in the plan. You can get another copy of this Notice from the Fund Office.

### **Important Reminder To Provide The Plan With The Taxpayer Identification Number (TIN) Or Social Security Number (SSN) Of Each Enrollee In A Health Plan**

Employers are required by law to collect the taxpayer identification number (TIN) or social security number (SSN) of each medical plan participant and provide that number on reports that will be provided to the IRS each year. Employers are required to make at least two consecutive attempts to gather missing TINs/SSNs.

If a dependent does not yet have a social security number, you can go to this website to complete a form to request a SSN: <http://www.socialsecurity.gov/online/ss-5.pdf>. Applying for a social security number is FREE.

If you have not yet provided the social security number (or other TIN) for each of your dependents that you have enrolled in the health plan, please contact the Trust Fund Office at (800) 635-3105.

### **Availability Of Summary Health Information: The Summary Of Benefit And Coverage (SBC) Document(s)**

The health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

As required by law, across the US, insurance companies and group health plans like ours are providing plan participants with a consumer-friendly SBC as a way to help understand and compare medical plan benefits. Choosing a health coverage option is an important decision. To help you make an informed choice, the Summary of Benefits and Coverage (SBC), summarizes and compares important information in a standard format.

Each SBC contains concise medical plan information, in plain language, about benefits and coverage, including, what is covered, what you need to pay for various benefits, what is not covered and where to go for more information or to get answers to questions. SBC documents are updated when there is a change to the benefits information displayed on an SBC.

Government regulations are very specific about the information that can and cannot be included in each SBC. Plans are not allowed to customize very much of the SBC documents. There are detailed instructions the Plan had to follow about how the SBCs look, how many pages long the SBC should be, the font size, the colors used when printing the SBC and even which words were to be bold and underlined.

To get a free copy of the most current Summary of Benefits and Coverage (SBC) documents for our medical plan options, contact the Trust Fund Office at (800) 635-3105.

### **Caution: If You Decline Medical Plan Coverage Offered Through Automotive Industries**

**The medical plan options offered by Automotive Industries are considered to be minimum essential coverage (MEC) and meets the government's minimum value standard. Additionally, the cost of medical plan coverage is intended to be affordable to employees, based on employee wages.**

If you are in a benefits-eligible position and choose not to be covered by one of Automotive Industries medical plan options, you must maintain medical plan coverage elsewhere or you can purchase health insurance through a Marketplace ([www.healthcare.gov](http://www.healthcare.gov)), typically at the Marketplace annual enrollment in the fall each year.

Americans without medical plan coverage could have to pay a penalty when they file their personal income taxes. Visit the Health Insurance Marketplace for detailed information on the individual shared responsibility payment penalty at <https://www.healthcare.gov/fees-exemptions/fee-for-not-being-covered/>.

If you choose to not be covered by a medical plan sponsored by Automotive Industries at this enrollment time, your next opportunity to enroll for your employer's medical plan coverage is at the next annual open enrollment time, unless you have a mid-year change event that allows you to add coverage in the middle of the plan year.

## **PATIENT PROTECTION RIGHTS OF THE AFFORDABLE CARE ACT**

### **Designation of a Primary Care Provider (PCP):**

#### ***Direct Pay Plan:***

The Direct Pay plan offered by this Fund does not require the selection or designation of a primary care provider (PCP). You have the ability to visit any network or non-network health care provider; however, payment by the Plan may be less for the use of a non-network provider.

#### ***Kaiser HMO:***

The Kaiser HMO medical plans generally require the designation of a primary care provider (PCP). You have the right to designate any primary care provider who participates in the network and who is available to accept you or your family members. Until you make this designation, Kaiser designates one for you. For children, you may designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact Kaiser.

### **Direct Access to OB/GYN Providers (Direct Pay Plans and Kaiser HMO Plans):**

You also do not need prior authorization from the Plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Trust Fund Office.

### **Medicare Notice of Creditable Coverage**

If you or your eligible dependents are currently Medicare eligible, or will become Medicare eligible during the next 12 months, you need to be sure that you understand whether the prescription drug coverage that you elect under the Plan options available to you are or are not creditable with (as valuable as) Medicare's prescription drug coverage.

To find out whether the prescription drug coverage under the plan options offered by the Fund is or is not creditable you should review the Plan's Medicare Part D Notice of Creditable Coverage available from Fund Office.

**Medicaid and the Children’s Health Insurance Program (CHIP)  
Offer Free Or Low-Cost Health Coverage To Children And Families**

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2017. Contact your State for more information on eligibility –**

<b>ALABAMA – Medicaid</b>	<b>FLORIDA – Medicaid</b>
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	Website: <a href="http://flmedicaidtprecovery.com/hipp/">http://flmedicaidtprecovery.com/hipp/</a> Phone: 1-877-357-3268
<b>ALASKA – Medicaid</b>	<b>GEORGIA – Medicaid</b>
The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>	Website: <a href="http://dch.georgia.gov/medicaid">http://dch.georgia.gov/medicaid</a> - Click on Health Insurance Premium Payment (HIPP) Phone: 404-656-4507

<p align="center"><b>ARKANSAS – Medicaid</b></p> <p>Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a>  Phone: 1-855-MyARHIPP (855-692-7447)</p>	<p align="center"><b>INDIANA – Medicaid</b></p> <p>Healthy Indiana Plan for low-income adults 19-64  Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a>  Phone: 1-877-438-4479  All other Medicaid  Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a>  Phone 1-800-403-0864</p>
<p align="center"><b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b></p> <p>Health First Colorado Website:  <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a>  Health First Colorado Member Contact Center:  1-800-221-3943/ State Relay 711  CHP+: <a href="http://Colorado.gov/HCPF/Child-Health-Plan-Plus">Colorado.gov/HCPF/Child-Health-Plan-Plus</a>  CHP+ Customer Service: 1-800-359-1991/  State Relay 711</p>	<p align="center"><b>IOWA – Medicaid</b></p> <p>Website:  <a href="http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">http://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a>  Phone: 1-888-346-9562</p>
<p align="center"><b>KANSAS – Medicaid</b></p> <p>Website: <a href="http://www.kdheks.gov/hcf/">http://www.kdheks.gov/hcf/</a>  Phone: 1-785-296-3512</p>	<p align="center"><b>NEW HAMPSHIRE – Medicaid</b></p> <p>Website:  <a href="http://www.dhhs.nh.gov/oii/documents/hippapp.pdf">http://www.dhhs.nh.gov/oii/documents/hippapp.pdf</a>  Phone: 603-271-5218</p>
<p align="center"><b>KENTUCKY – Medicaid</b></p> <p>Website: <a href="http://chfs.ky.gov/dms/default.htm">http://chfs.ky.gov/dms/default.htm</a>  Phone: 1-800-635-2570</p>	<p align="center"><b>NEW JERSEY – Medicaid and CHIP</b></p> <p>Medicaid Website:  <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>  Medicaid Phone: 609-631-2392  CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>  CHIP Phone: 1-800-701-0710</p>
<p align="center"><b>LOUISIANA – Medicaid</b></p> <p>Website:  <a href="http://dhh.louisiana.gov/index.cfm/subhome/1/n/331">http://dhh.louisiana.gov/index.cfm/subhome/1/n/331</a>  Phone: 1-888-695-2447</p>	<p align="center"><b>NEW YORK – Medicaid</b></p> <p>Website:  <a href="http://www.nyhealth.gov/health_care/medicaid/">http://www.nyhealth.gov/health_care/medicaid/</a>  Phone: 1-800-541-2831</p>
<p align="center"><b>MAINE – Medicaid</b></p> <p>Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a>  Phone: 1-800-442-6003  TTY: Maine relay 711</p>	<p align="center"><b>NORTH CAROLINA – Medicaid</b></p> <p>Website: <a href="https://dma.ncdhhs.gov/">https://dma.ncdhhs.gov/</a>  Phone: 919-855-4100</p>

<p><b>MASSACHUSETTS – Medicaid and CHIP</b></p> <p>Website:  <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a>  Phone: 1-800-462-1120</p>	<p><b>NORTH DAKOTA – Medicaid</b></p> <p>Website:  <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a>  Phone: 1-844-854-4825</p>
<p><b>MINNESOTA – Medicaid</b></p> <p>Website: <a href="http://mn.gov/dhs/people-weserve/seniors/health-care/health-care-programs/programsand-services/medical-assistance.jsp">http://mn.gov/dhs/people-weserve/seniors/health-care/health-care-programs/programsand-services/medical-assistance.jsp</a>  Phone: 1-800-657-3739</p>	<p><b>OKLAHOMA – Medicaid and CHIP</b></p> <p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a>  Phone: 1-888-365-3742</p>
<p><b>MISSOURI – Medicaid</b></p> <p>Website:  <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>  Phone: 573-751-2005</p>	<p><b>OREGON – Medicaid</b></p> <p>Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a>  <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a>  Phone: 1-800-699-9075</p>
<p><b>MONTANA – Medicaid</b></p> <p>Website:  <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>  Phone: 1-800-694-3084</p>	<p><b>PENNSYLVANIA – Medicaid</b></p> <p>Website:  <a href="http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm">http://www.dhs.pa.gov/provider/medicalassistance/healthinsurancepremiumpaymenthippprogram/index.htm</a>  Phone: 1-800-692-7462</p>
<p><b>NEBRASKA – Medicaid</b></p> <p>Website:  <a href="http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx">http://dhhs.ne.gov/Children_Family_Services/AccessNebraska/Pages/accessnebraska_index.aspx</a>  Phone: 1-855-632-7633</p>	<p><b>RHODE ISLAND – Medicaid</b></p> <p>Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a>  Phone: 401-462-5300</p>
<p><b>NEVADA – Medicaid</b></p> <p>Medicaid Website: <a href="http://dwss.nv.gov/">http://dwss.nv.gov/</a>  Medicaid Phone: 1-800-992-0900</p>	<p><b>SOUTH CAROLINA – Medicaid</b></p> <p>Website: <a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a>  Phone: 1-888-549-0820</p>
<p><b>SOUTH DAKOTA - Medicaid</b></p> <p>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a>  Phone: 1-888-828-0059</p>	<p><b>WASHINGTON – Medicaid</b></p> <p>Website: <a href="http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program">http://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program</a>  Phone: 1-800-562-3022 ext. 15473</p>
<p><b>TEXAS – Medicaid</b></p> <p>Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a>  Phone: 1-800-440-0493</p>	<p><b>WEST VIRGINIA – Medicaid</b></p> <p>Website:  <a href="http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx">http://www.dhhr.wv.gov/bms/Medicaid%20Expansion/Pages/default.aspx</a>  Phone: 1-877-598-5820, HMS Third Party Liability</p>

UTAH – Medicaid and CHIP	WISCONSIN – Medicaid and CHIP
Website Medicaid: <a href="http://health.utah.gov/medicaid">http://health.utah.gov/medicaid</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669	Website: <a href="https://www.dhs.wisconsin.gov/publications/pi/p10095.pdf">https://www.dhs.wisconsin.gov/publications/pi/p10095.pdf</a> Phone: 1-800-362-3002
VERMONT– Medicaid	WYOMING – Medicaid
Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427	Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531
VIRGINIA – Medicaid and CHIP	
Medicaid Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> Medicaid Phone: 1-800-432-5924 CHIP Website: <a href="http://www.coverva.org/programs_premium_assistance.cfm">http://www.coverva.org/programs_premium_assistance.cfm</a> CHIP Phone: 1-855-242-8282	

To see if any other states have added a premium assistance program since January 31, 2017, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
 Employee Benefits Security Administration  
[www.dol.gov/ebsa](http://www.dol.gov/ebsa)  
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
 Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
 1-877-267-2323, Menu Option 4, Ext. 61565

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