

November 2014

TO: All Active Participants
Hawaii Teamsters Health and Welfare Trust

FROM: Board of Trustees

SUBJECT: STATUE OF LIMITATIONS

The Board of Trustees, at their meeting of November 7, 2014, adopted the following change:

I. STATUE OF LIMITATIONS

Effective September 1, 2014, the Board of Trustees, at their meeting of November 7, 2014, approved to include a provision to the Self-Funded Comprehensive Medical Plan, Self-Funded Prescription Drug Plan, and the Self-Funded HMO Medical Plan, as follows:

Right to Bring Civil Action

Following an adverse benefit determination on review, the Beneficiary may bring a civil action under section 502(a) of ERISA within two years after receipt of the written notice of Initial Benefit Determination by the Beneficiary.

Disclosure of Grandfathered Status

The Trust believes its group health plans are "grandfathered health plans" 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 your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive 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 plan status can be directed to the plan administrator, Benefit & Risk Management Services, at 560 N. Nimitz Highway, Suite 209, Honolulu, Hawaii 96817 or 1-808-842-0392. 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.