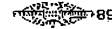


**BAC LOCAL UNION 15
WELFARE AND PENSION FUNDS**

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



May 18, 2016

TO: ALL ELIGIBLE PARTICIPANTS OF THE BAC LOCAL UNION 15 WELFARE FUND
RE: PREVENTIVE/ROUTINE CARE BENEFIT OUT-OF-NETWORK CO-PAYMENT AND CHILD COVERAGE WAIVER ADDITION

The Board of Trustees wish to clarify that effective January 1, 2015, out-of-network charges previously covered under the Routine Care Benefit and prior to January 1, 2015, will continue to be covered at 100 percent up to \$315. Thereafter a 30-percent co-insurance will apply to covered charges over \$315.

Effective December 1, 2015, the Board of Trustees has agreed to revise the plan's rules to allow an Eligible Dependent child of a Retiree to waive coverage from the Plan. In order to waive coverage, the Retiree must request the waiver of coverage from the Fund Office in writing and submit documentation of enrollment in another employer-provided health care program. The child would be allowed to re-enroll in the Plan upon the termination of the employer-provided health care program. The child's coverage would again be effective the first day of the month following the date the Fund Office receives completed re-enrollment paperwork for the child.

NOTICE: THIS IS A "GRANDFATHERED" GROUP HEALTH PLAN

This group health Plan believes this coverage 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 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 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 Fund Office.

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. The EBSA website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, 6405 Metcalf Suite 200, Overland Park, KS 66202; Telephone: (913) 236-5490.

Sincerely,

Board of Trustees