



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

Managed for the Trustees by:  
**TIC INTERNATIONAL CORPORATION**  
6405 Metcalf, Suite 200 • Overland Park, Kansas 66202  
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February 9, 2018

**TO: ALL ELIGIBLE PARTICIPANTS OF THE BAC LOCAL UNION 15 WELFARE FUND**

**RE: NEW BARIATRIC SURGERY AMENDMENT**

Effective September 1, 2017, the Plan has added a Bariatric Surgery Benefit. The Benefit must be medically necessary and requires pre-authorization and is available only to an Eligible Employee and Spouse through an In-Network, Blue Distinction Center. The Benefit has a \$20,000 Lifetime Maximum.

**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](http://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