



DISTRICT COUNCIL 16
Northern California Health and Welfare Trust Fund
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Date: July 18, 2022

To: All Participants, including COBRA beneficiaries participating in the Indemnity Medical Plan offered by District Council No. 16 Northern California Health & Welfare Trust Fund

From: Board of Trustees

This Participant Notice will advise you of certain information you need to be aware of in order to receive the highest level of benefits from District Council No. 16 Northern California Health & Welfare Trust Fund. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

HEARING AID BENEFITS EFFECTIVE MAY 1, 2020
(does not apply to Participants covered under the Kaiser HMO)

We are pleased to inform you that **effective May 1, 2020**, the Indemnity Medical Plan has increased the hearing aid benefits to \$1500 per ear every 48 months (from \$800 per ear every 48 months).

We realize that there may be certain situations where it may be medically necessary to access the replacement benefits before the end of the 48-month waiting period. To accommodate that need, the Trustees will allow a medical exception to be made twice per lifetime. If and when an exception for medical necessity is made to allow early access to the hearing aid benefits, a new 48 month waiting period will begin as of the date of purchase.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administrative Office at **(800) 922-9902**.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.

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