



# Joint Plumbing Industry Board Plumbers Local Union No.1 Trust Funds



**Welfare Fund • Trade Education Fund • Additional Security Benefit Fund • 401(k) Savings Plan**

Michael Apuzzo, Co-Chairman - Labor

Walter Saraceni, Administrator

Eugene S. Bocchieri Co-Chairman - Management

October 2018

## **MES HELPER - SUMMARY OF MATERIAL MODIFICATION NUMBER 6 (SMM#6)**

Please place this in your Summary Plan Description (“SPD”) for handy reference and safekeeping. If you do not have an SPD, you may obtain a copy on our website at <http://www.ualocal1.org/fund-office.aspx> or by making a written request to the Fund Office.

### **IMPORTANT!**

This Summary of Material Modification (“SMM”) describes changes to the SPD for the Plumbers Local Union No.1 Welfare Fund (the “Welfare Fund”) for MES Helpers issued in October 2014.

#### **SPD Pg. 100      *New Section Effective October 1, 2018***

**Venue Requirement for Lawsuits** describes the addition of a venue requirement regarding where a lawsuit must be filed.

Any lawsuit related to any claims that a Participant, Spouse or Beneficiary may have against the Fund, the Board of Trustees, or any employee, fiduciary or representative of the Fund may only be brought in the United States District Court for the Eastern District of New York in Brooklyn, New York.

#### **SPD Pg. 44      *WHCRA Notification Reminder***

### **Important Information about the Women’s Health and Cancer Rights Act of 1998**

The Women’s Health and Cancer Rights Act of 1998 (the “Act”) provides that any group health plan or health insurance that provides surgical benefits with respect to a mastectomy must also provide coverage for reconstructive surgery following the mastectomy. Specifically, if you are receiving benefits in connection with a mastectomy, the Welfare Fund must also provide coverage for:

- Reconstruction of the breast on which the mastectomy was performed,
- Surgery and reconstruction of the other breast to produce symmetrical appearance, and
- Protheses and physical complications at all stages of mastectomy, including lymphedemas.

This coverage is subject to all of the Welfare Fund’s rules regarding benefits, including the Welfare Fund’s annual deductible, co-pays or coinsurance and plan maximums.

The Welfare Fund already provides coverage for the items listed above and did so prior to the enactment of the Act and will continue to provide such coverage. Nonetheless, federal law requires us to notify you of this coverage.

**Names, Titles and Addresses of the Plan Trustees:**

| <b>UNION TRUSTEES</b>  | <b>EMPLOYER TRUSTEES</b>   |
|--|--|
| Michael Apuzzo, Co-Chairman<br>Plumbers Local Union No. 1<br>50-02 Fifth Street, 2 <sup>nd</sup> Floor<br>Long Island City, NY 11101 | Eugene Bocchieri, Co-Chairman<br>Duo Plumbing & Heating Company<br>88 Kreisler Street<br>Staten Island, NY 11309 |
| Freddy Delligatti<br>Plumbers Local Union No. 1<br>50-02 Fifth Street, 2 <sup>nd</sup> floor<br>Long Island City, NY 11101           | Louis J. Buttermark<br>Louis Buttermark & Sons, Inc.<br>16 New Dorp Lane<br>Staten Island, NY 10306              |
| Daniel Lucarelli<br>Plumbers Local Union No. 1<br>50-02 Fifth Street, 2 <sup>nd</sup> Floor<br>Long Island City, NY 11101            | Vito M. Giachetti<br>Giachetti Plumbing & Heating Corp.<br>58 Tiemann Place<br>New York, NY 10027                |
| Paul O'Connor<br>Plumbers Local Union No. 1<br>50-02 Fifth Street, 2 <sup>nd</sup> Floor<br>Long Island City, NY 11101               | Reed D. Rickman<br>Crescent Contracting Corporation<br>2800 Webster Ave<br>Bronx, NY 10458                       |
| <b>ALTERNATE UNION TRUSTEES</b>  | <b>ALTERNATE EMPLOYER TRUSTEES</b>   |
| None   | Terence O'Brien<br>Association of Contracting Plumbers<br>535 8th Avenue, 17th Floor<br>New York, NY 10018       |

**Notice of Availability of HIPAA Privacy Notice**

The Privacy Rule under the Health Insurance Portability and Accountability Act, commonly known as "HIPAA", requires the Welfare Fund to follow certain procedures to protect the privacy of your Protected Health Information ("PHI") maintained by the Welfare Fund. The Welfare Fund's Privacy Notice describes how the Fund uses and discloses PHI and discusses important federal rights that you have regarding your PHI. You can access the Welfare Fund's Privacy Notice by visiting [www.ualocal1funds.org](http://www.ualocal1funds.org) or by submitting a written request to the Fund Office at 50-02 Fifth Street, 2<sup>nd</sup> Floor, Long Island City, NY 11101.

**The Board of Trustees will continue to work with the Welfare Fund's consultants in exploring ways to continue to provide quality and affordable health benefits to you and your families. If you have any questions, please contact the Plumbers Local Union No. 1 Welfare Fund Office at (718) 835-2700.**