



UTU-MTA TRUST FUND



Notice of Opportunity to Enroll

Dear Member,

October 1, 2010

There are some very important changes taking place to you and your families' Health and Welfare. Please take a moment to look over some of the new changes that will be effective this January 1, 2011, they are of a great benefit to you.

- Dependent up to age 26 - Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in group health plan or health insurance coverage. Individuals may request enrollment for such children for 30 days from the date of this notice. Enrollment will be effective January 1, 2011 (This only applies to medical, mental health and pharmaceuticals). Please see the attached form that needs to be filled out in order to enroll your dependent. You may mail this back to the Trust Fund in the self-addressed envelope that is enclosed.

- Dental and Vision - For your children ages 19-22, you must submit proof of full time student status (12 or more credits), this must be submitted every semester/quarter.

- Maximum Benefit - Effective January 1, 2011 there will no longer be any maximum to your health coverage for the UTU-MTA Self Funded Plan.

- Grandfather Status - The UTU-MTA Trust Fund believes this plan 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 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 health plan status can be directed to the plan administrator at 626-962-1762. You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.

Should you have any question please contact my office to assist you.

Sincerely,

John L. Tatman
Administrator

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