

KATHY JELLISON, CHAIR

CANDICE V. CROUTHAMEL, ADMINISTRATOR

Dear Health and Welfare Fund Participant:

As you know, President Obama signed the Affordable Care Act into law in March, 2010. Under the Affordable Care Act, a plan that provides dependent coverage for children must now make that coverage available to children until they reach age 26. Although the Fund is not required to make this change until May 1, 2011, the Trustees of the Fund have decided to implement this extended coverage early by allowing participants to enroll their adult children as of January 1, 2011.

Effective January 1, 2011, if you have dependent coverage under the Fund, your children will be covered to age 26 regardless of your child's marital status, student status, residency (with you or anyone else), financial dependence (on you or anyone else) or employment status. For this purpose, your children include your natural children, stepchildren, legally adopted children (or children lawfully placed for adoption) and children for whom you are the court-appointed guardian (as demonstrated by the appropriate court order).

Important Exception: An adult child (ages 19-25) who is eligible to enroll in another employer-sponsored health plan (other than a plan of the child's other parent) will not be eligible for dependent coverage under the Fund.

SPECIAL ENROLLMENT OPPORTUNITY FOR ADULT CHILDREN

If your child's coverage ended because he or she reached age 19 (or was no longer a full-time student, under the extended eligibility provision for students), or if your child was denied or not eligible for coverage due to his or her age at the time you became eligible for coverage under the Fund, you may request enrollment for your adult child by notifying the Fund office on the enclosed form prior to 1/1/11. An adult child who elected COBRA continuation coverage when he or she lost coverage can re-enroll in coverage under the Fund as your dependent.

Coverage under the Fund for your adult child will be effective as of January 1, 2011 provided you return the enclosed form prior to 1/1/11. To enroll adult children, you must certify that your adult child is not eligible to enroll in another employer-sponsored health plan, such as a plan offered by your child's employer or your child's spouse's employer. Eligibility for coverage under another parent's employer-sponsored health plan will not disqualify your adult child from coverage under the Fund. You must also provide the Fund with a copy of your child's birth certificate or, if applicable, the adoption decree or the other court or agency order.

If you should have any questions or require any additional information, please contact the Fund office at 717-526-4856.

Sincerely,

Candice Crouthamel
Fund Administrator

Mailed to all participants on 12/13/10