

**SUMMARY OF MATERIAL MODIFICATIONS
TO THE
PLAN DOCUMENT AND SUMMARY PLAN DESCRIPTION
OF THE
I.B.E.W. 292 HEALTH CARE PLAN
(2022 Restatement)**

IMPORTANT NOTICE TO PLAN PARTICIPANTS AND BENEFICIARIES

The Board of Trustees has amended the Plan Document and Summary Plan Description (“SPD”). This notice summarizes the changes and their effective dates.

Hearing Aid Coverage

Effective September 1, 2022, the SPD was amended to update the Plan’s hearing aid coverage to cover expenses for hearing aids and the dispensing and fitting of such devices.

Please retain this notice with your current copy of the Plan Document and Summary Plan Description. If you have any questions about the Plan, contact the IBEW 292 Benefits office at (763) 493-8830 or 1-800-368-9045.

**GRANDFATHERED STATUS UNDER THE
PATIENT PROTECTION AND AFFORDABLE CARE ACT**

The Trustees believe 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 grandfathered health plan can preserve certain basic health coverage that already was in effect when that law was enacted. Being a grandfathered health plan means that your Plan is not required to 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 I.B.E.W. 292 Health Care Plan 6900 Wedgwood Road North, Suite 425 Maple Grove, MN 55311. You also may contact the Employee Benefits Security Administration, U.S. Department of Labor at: (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.