

HEAVY AND GENERAL LABORERS' FUNDS OF NEW JERSEY

Local 472 . Local 172

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Beverly Ceaser

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To all Participants and Beneficiaries:

WOMEN'S HEALTH AND CANCER RIGHTS ACT NOTICE

Coverage for Breast Reconstruction in Connection with a Mastectomy

If you or your covered dependent is receiving benefits in connection with a mastectomy, and you elect breast reconstruction in connection with the mastectomy, you are entitled to coverage in a manner determined in consultation with the attending physician and the patient for the following:

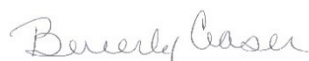
- reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas.

If you are a member or covered dependent under this Plan, and are currently receiving or in the future receive benefits under the Plan in connection with a mastectomy, you or your covered dependent is entitled to coverage for the benefits and services described above in the event that you elect breast reconstruction. Your covered dependents are also entitled to coverage for those benefits or services on the same terms.

Coverage for mastectomy related services or benefits required under the Women's Health and Cancer Rights Act will be subject to the same co-payment provisions that apply with respect to other medical or surgical benefits provided under your Plan.

If you should have any questions, please do not hesitate to call the Fund Offices.

Sincerely,



Beverly Ceaser
General Manager

NOTICE OF GRANDFATHERED HEALTH PLAN

The Heavy and General Laborers' Local Union 472 and Local Union 172 of New Jersey Welfare Fund believe this 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 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 (973) 589-5050. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.