

[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.

[WHERE TO FIND A HIPAA PRIVACY NOTICE FOR THE WELFARE FUND](#)

If you would like to see or obtain a copy of the plan's HIPAA Notice of Privacy Practices, please contact the Privacy Officer at 700 Raymond Boulevard, Newark, NJ 07105 or you may call the Fund Office at [973.589.5050](tel:973.589.5050) Fax: [973.589.1180](tel:973.589.1180). The Privacy Notice describes how the Plan uses and discloses protected health information for health benefits provided under the Plan and it also discusses important federal rights that you have with respect to your protected health information.