

**SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE PLAN**  
**720 MARKET ST., STE 700**  
**SAN FRANCISCO, CA 94102**  
Ph. (415) 263-3670 FAX (415) 263-3672

January 23, 2011

To: Participants Covered Under the SFEW Health and Welfare Plan

From: Plan Office

**NOTICE ON “GRANDFATHERED PLAN STATUS” UNDER THE AFFORDABLE HEALTH CARE ACT**

Please note that the Trustees believe that the San Francisco Electrical Workers Health & Welfare 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 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.

Although it is a “grandfathered health plan”, you should know that the San Francisco Electrical Workers Health & Welfare Plan provides health coverage benefits beyond the “basic” level of benefits and has long maintained many consumer protections now required under the Affordable Care Act. For example, the San Francisco Electrical Workers Health & Welfare Plan has provides many preventive screening procedures at 100%. In addition, it has always prohibited rescissions of coverage due to a member’s health condition as well as exclusions for pre-existing conditions for children and adults. (The law currently mandates this ban on exclusions only for children.) There is also no “waiting period” for benefit eligibility after a member attains initial coverage based on hours of work. Nor does the San Francisco Electrical Workers Health & Welfare Plan discriminate in favor of certain members based on compensation or health status.

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, EISB, at (415) 263-3670. 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.