

# TOLEDO ELECTRICAL BENEFIT PLANS

Toledo Electrical  
Welfare Fund

Local No. 8 I.B.E.W.  
Retirement Plan & Trust

Mailing Address: P.O. Box 60408 • Rossford, Ohio 43460

December 1, 2017

Dear Participant,

## What you need to know about this mailing:

- The Summary of Benefits & Coverage (SBC) is a required disclosure
- The SBC is presented in a standardized format that explains the health plan benefits and coverage
- We will be mailing multiple required notices this month
- If you would like to receive these notices electronically, please fill out the Email Opt In form available on our website or in our office

Under the Affordable Care Act, the Toledo Electrical Welfare Fund is required to send a notification in a specific format called a Summary of Benefits and Coverage (SBC) explaining the health plan benefits and coverage. Under the law, a group health plan is required to provide participants with a concise document detailing, in plain language, simple and consistent information about the health plan benefits and coverage. This document will help you better understand the coverage that you have and allow you to easily compare different coverage options. It summarizes key features of the plan including covered benefits, cost-sharing provisions, and coverage limitations and exceptions. This is a legally required notice; no action is required.

If you have questions regarding this required disclosure, call the Funds Office at (419) 666-4450 or visit us at [www.electricalfunds.org](http://www.electricalfunds.org). If you aren't clear about any of the bolded terms used in this form, see the Glossary. You can view the Glossary at [www.cciio.cms.gov](http://www.cciio.cms.gov) or call the Fund's Office to request a copy.

The Email Opt In Form is available on our website or in our office for you to start receiving the required disclosures electronically. Your participation in the program is completely voluntary and at any time, you can opt-out by selecting "unsubscribe" at the bottom of each email communication. Should you decide to opt-out, these notices and communications will be provided to you through the U.S. postal mail at no additional charge.

As always you can also contact the Funds Office if you have questions.

Regards,

Toledo Electrical Benefits Plan