

**Transportation • Communications • International Union**  
Los Angeles Metropolitan Transportation Authority  
Health & Welfare Trust Fund  
www.tcu-mtawelfare.org

Administered By: Benefit Programs Administration  
Telephone • (562) 463-5090 • (800) 427-5342

November 2014

To All Eligible Participants in the  
Transportation Communications International Union  
Los Angeles Metropolitan Transportation Authority  
Health & Welfare Trust Fund

**NOTICE: GRANDFATHERED HEALTH PLAN STATUS**

The Board of Trustees of the Transportation Communications International Union – Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund believes its Indemnity PPO and HMO plans are “grandfathered health plans” 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 some features of the basic health coverage that it had in place on March 31, 2010.

Being a grandfathered health plan means that your benefit option under the Plan may not have to include certain consumer provisions of the Affordable Care Act that would otherwise apply. For example:

If you are enrolled in the Kaiser Permanente Medical Plan or the United HealthCare (PacifiCare) Medical Plan you will not be able to access preventive health services without any cost sharing or out-of-pocket co-payments. However, all plans (including grandfathered plans like this Plan) must comply with certain other consumer protections in the Affordable Care Act: for example, the elimination of lifetime limits on benefits and coverage for adult children to age 26.

If you have questions about which consumer protections in the Affordable Care Act apply to the benefit options under the Plan, or questions about what could cause your option or the Plan to stop being a grandfathered health plan, please contact the Board of Trustees, which acts as the Plan Administrator. You can call the Administrative Office at (800) 427-5342 or (562) 463-5090, or send questions to:

Board of Trustees of the Transportation Communications International Union –  
Los Angeles Metropolitan Transportation Authority Health & Welfare Trust Fund  
c/o Benefit Programs Administration  
13191 Crossroads Parkway North, Suite 205  
City of Industry, CA 91746-3434

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 consumer protections under the Affordable Care Act do and do not apply to grandfathered health plans.

Sincerely,

Benefit Programs Administration  
On Behalf of the Board of Trustees

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13191 Crossroads Parkway North, Suite 205, City of Industry, California 91746-3434