

Important Information About How The Patient Protection and Affordable Care Act Will Affect Benefits For You and Your Adult Children

Q. When will the Fund allow me to cover my adult child(ren) up to age 26?

A. Although under the terms of the Affordable Care Act, the Plan is not required to extend coverage to your adult children until May 1, 2011, the Trustees have elected to extend this coverage effective January 1, 2011.

Q. How soon may I request coverage for my adult child(ren)?

A. You may request coverage within thirty (30) days of the date you receive the notice. However, no coverage will be effective earlier than January 1, 2011.

Q. Which adult child(ren) may I cover?

A. Effective January 1, 2011, you will be able to enroll your adult child(ren) up to age 26. If the adult child(ren) is a child or stepchild within the Plan's rules, you can enroll the adult child(ren) in the Plan, up to age 26, even if the adult child(ren) is not in college or graduate school, is not living with you, is not claimed as a dependent on your taxes and even if he or she is married (although the Plan will not cover the adult child's spouse).

IMPORTANT NOTE: If you would like to enroll and/or keep your adult dependent child(ren) on your coverage, you must complete a LDC Benefit Funds Enrollment Form. If you have recently submitted an Enrollment Form to the Fund Office we will contact you if we require additional information as to your adult dependent child(ren). If you wish to have an Enrollment Form mailed to you please call the Fund office at 215.236.6700.



Q. My 24 year old daughter has a child. May I cover my grandchild also?

A. No. The Plan's rules do not provide for the coverage of grandchildren.

Q. When does coverage for adult children end?

A. Coverage for your adult child will end at the end of the month in which the child attains age 26.

Questions about whether this Plan is “grandfathered” and what it means for you and your family:

Q. Is the Fund a “grandfathered” plan?

A. No, the Trustees believe this plan is no longer a “grandfathered health plan” under the Patient Protection and Affordable Care Act (“the Affordable Care Act”).

In order to find out general information about this important Act and how it might apply to you or to the plans of others in your family, you may also contact the Employee Benefits Security Administration, U.S. Department of Labor, 1.866.444.3272 or www.dol.gov/ebsa/healthreform.
