

I.U.P.A.T. DISTRICT COUNCIL NO. 51

HEALTH AND WELFARE FUND

Fund Office: Zenith American Solutions, Administrator, 2 Gateway Center, 603 Stanwix St., Ste. 1500, Pittsburgh, PA 15222-1534
Phone: (412) 471-2885 / 1-800-242-8923 / Fax: (412) 471-2891

SUMMARY OF BENEFITS AND COVERAGE

November 2023

Enclosed is the Summary of Benefits and Coverage Notice (SBC) for the IUPAT District Council No. 51 Health Fund for the 2024 Calendar Year. The Notice is one of the requirements of the PPACA and is intended to provide an easy reference tool for you to see what your Plan covers and what it costs. Please read it carefully. If you have questions, please call the Zenith American Solutions office at 1-800-242-8923.

A more detailed description of your benefits is included in the updated Summary Plan Description (SPD), which is available in English and Spanish language versions at <https://iupatdc51.com/health-and-welfare-fund> and on Zenith's Participant Portal at <https://edge.zenith-american.com>.

The IUPAT DC51 Trustees are pleased to report that there are no changes to Plan design or increases to your out of pocket costs this year.

Questions regarding this SBC and Plan coverages can be directed to Zenith American Solutions at 1-800-242-8923.

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.

Sincerely,

Board of Trustees
DC 51 Health & Welfare Fund