



Atlanta Plumbers and Steamfitters Health and Welfare Fund

c/o National Employee Benefits Administrators, Inc.
1 (888) 365-0072



To: All Active Plan Participants Except Helper, Pipe Tradesman and Residential Employees
From: Board of Trustees
Date: August 14, 2020
RE: 2021 Dependent Coverage | Open Enrollment & Dependent Verification

The Atlanta Plumbers & Steamfitters Health and Welfare Fund (“the Fund”) is conducting an Open Enrollment for spouses and dependent children from August 17, 2020 – September 21, 2020, for coverage effective January 1, 2021.

This year, action is required, even if you are not making changes to your enrolled dependents.

Even if you have no changes to your existing dependent coverage election, you must act to verify that your existing dependents continue to meet the Fund’s definition of Dependent. Please refer to the enclosed notice regarding the Dependent Verification Initiative (DVI) for further details and instructions. If you do have changes to make, such as adding or removing dependent coverage for your spouse and/or dependent child(ren), you may do so during the Open Enrollment period.

Important Notes:

- If you do not complete the required activities to verify that your existing dependents continue to meet the Fund’s definition of Dependent, your dependents will not be eligible for coverage in 2021.
- Changes will be reported to employer(s) after Open Enrollment so that payroll deductions may be adjusted, if necessary, during the month of October.
- Dependent coverage contributions deducted in the month of October generally provide coverage for January.
- First year Apprentices are exempt from the dependent coverage contribution requirements.
- If you are a traveler and must self-pay your dependent coverage contributions, you may do so on our online payment website at <https://www.nebainc.com/os/atldependent>.

Please keep in mind that changes are only permitted during Open Enrollment, unless you have a qualifying event. Please see the reverse side of this letter for more information regarding qualifying events. The next Open Enrollment period will be held in August 2021 (for changes that will be effective on January 1, 2022).

ADMINISTRATIVE MANAGER:

National Employee Benefits Administrators, Inc.
1.888.365.0072 (Toll Free) • 954.266.6322 • 954.266.2079 (Fax)
www.nebainc.com

2010 N.W. 150th Ave, Suite 100
Pembroke Pines, FL 33028



374 Maynard Terrace, S.E., Suite 72
Atlanta, GA 30316

If you have changes to make, you may complete them electronically at the following web address: <https://www.nebainc.com/atlspenroll>. The website may be accessed from your smartphone or other mobile device. You may request an emailed confirmation of your enrollment activities if you choose to use the website. You may also contact NEBA to request a paper enrollment form instead. If you need additional information or have questions, please call NEBA at 1-888-365-0072 or email us at 72Enrollment@secure.neba-fl.com.

Opportunities for Special Enrollment

Members who are eligible to enroll in the health plan but choose not to do so, or who choose not to enroll some of their dependents, usually have to wait until an Open Enrollment period to make changes. You may not have to wait until Open Enrollment to make changes, however, under the following circumstances: If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment 30 days after the marriage, birth, adoption, or placement for adoption. If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

To obtain more information, contact the Fund Office at (888) 365-0072 with any questions.

Atlanta Plumbers and Steamfitters Health and Welfare Fund Dependent Verification Initiative (DVI) Instructions

In order to ensure that only those individuals who meet the Fund’s definition of Dependent are currently enrolled in the Plan, the Trustees periodically conduct a Dependent Verification Initiative (DVI). The Trustees have elected to conduct the DVI in conjunction with the 2021 Open Enrollment in order to provide an efficient and convenient experience for Participants. You may complete Open Enrollment and the DVI electronically at the following web address: <https://www.nebainc.com/atlspenroll>.

How will I verify my dependents?

You will be asked to review the plan’s definition of “Dependent” and confirm that each of your enrolled dependents meets the definition. You will also be asked to provide supporting documentation that demonstrates your dependents meet the plan’s definition of Dependent.

What documentation will I be asked to provide?

You will be asked to provide the following documents:

Dependent Spouse	Dependent Child
<p>A copy of the front page of your 2019 federal tax return confirming this dependent is your spouse <i>(please black out all financial information)</i>;</p> <p><i>or</i></p> <p>If you have not yet filed your 2019 federal tax return, in the interim you may provide a copy of your 2019 tax return extension form showing your spouse’s Social Security Number; however, you must provide the front page of your 2019 federal tax return no later than November 1, 2020 in order to complete the DVI process.</p>	<p>No documentation is required for your natural children, adopted children or for children for whom you have been appointed legal guardian by the court in anticipation of adoption.</p> <p>If you have enrolled step-children, you must provide a copy of the front page of your 2019 federal tax return confirming your step child’s natural parent is your spouse (please black out all financial information); or</p> <p>If you have not yet filed your 2019 federal tax return, in the interim you may provide a copy of your 2019 tax return extension form showing your spouse’s Social Security Number; however, you must provide the front page of your 2019 federal tax return no later than November 1, 2020 in order to complete the DVI process.</p>

If you have any questions, please contact NEBA at 1-888-365-0072 or by email at 72Enrollment@secure.neba-fl.com. You may also visit any of our office locations in person.