



## UMWA HEALTH AND RETIREMENT FUNDS' CALL CENTER

Telephone: (800) 291-1425

September 20, 2013

### **Important Notice from the UMWA Funds About the Health Insurance Marketplace**

Dear Beneficiary,

Please read this notice carefully. It has information about your UMWA Funds Health Benefits and the new Health Insurance Marketplace ("Marketplace") under the Affordable Care Act (also known as "Obamacare").

In the next few months, you will be hearing a lot about the new Marketplace, also called the "Exchange." Starting January 1, 2014, Americans will be able to buy health insurance from qualified health plans through the Marketplace. Some Americans may be eligible for tax credits to help pay for their health insurance. Open enrollment for these plans will begin October 1, 2013.

It is important to know that **your UMWA Funds Health Benefits will not change.** The Funds' health plans provide comprehensive coverage and you do not have to pay a premium for your Funds benefits. Therefore, **there is no need for you to enroll in a plan offered in the Marketplace.**

If you are contacted by someone trying to get you to sign up for one of these Marketplace plans, it may be a scam. Do not give out any personal information such as your bank account or Social Security numbers or your date of birth.

If you have any questions, please call the Funds' Call Center at 1-800-291-1425 and choose option 2.

Sincerely,

The Trustees  
UMWA Health & Retirement Funds