

IRONWORKERS LOCAL 11

BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



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SUMMARY OF MATERIAL MODIFICATIONS

Date: November 1, 2017

To: All Active and COBRA Participants of the Iron Workers Local 11 Welfare Fund and their covered dependents

From: The Board of Trustees

Re: **Plan Change Effective January 1, 2018– Coverage of Autism Spectrum Disorders (ASD)**

The Board of Trustees is pleased to announce that the Welfare Fund will begin covering Autism Spectrum Disorders (ASD) under the Medical / Major Medical and Mental Health Plans through the Horizon Blue Cross Blue Shield Direct Access Network (Horizon) effective **January 1, 2018**. Autism Spectrum Disorders are defined as a physical, mental or cognitive illness or disorder which includes Autistic Disorder, Asperger's Disorder, and Pervasive Developmental Disorder Not Otherwise Specified.

When deemed medically necessary, covered treatments for Autism Spectrum Disorders includes the following care for an individual:

- Medical Care – Services provided by a licensed physician, an advanced registered nurse practitioner, or other licensed health care provider;
- Habilitative or Rehabilitative Care – Professional counseling and guidance services, therapy, and treatment programs, including applied behavior analysis, that are necessary to develop, maintain, and restore, to the maximum extent practicable, the functioning of an individual;
- Pharmacy Care – Medically necessary medications prescribed by a licensed physician or other health-care practitioner with prescribing authority, if covered by the plan, and any medically necessary health-related services to determine the need or effectiveness of the medications;
- Applied Behavioral Analysis (ABA) – a behavioral intervention that reinforces adaptive behaviors and reduces maladaptive behaviors through the use of targeted, intense treatment;
- Psychiatric Care – Direct or consultative services provided by a psychiatrist licensed in the state in which the psychiatrist practices.

Applied Behavioral Analysis (ABA) and most Psychiatric Care must be pre-authorized in order to be covered. If you are unsure if a type of care requires authorization, please contact Horizon Blue Cross Blue Shield's Member Services at 1-800-355-2583 for further information. Horizon will be the benefit administrator and will handle many administrative services such as answering questions about coverage, claims and the payment of claims.

As a reminder, for In-Network care, there is a \$25.00 copayment for Primary Care Office Visits and \$30.00 copayment for Specialist Office Visits. For services that do not require a copayment, such as lab work, hospitalization, etc, there is a 10% co-insurance, that is applied to an individual's annual \$500.00 out of pocket maximum. When you go Out-of-Network, there is a \$500.00 individual / \$1,000.00 family annual deductible. For further information on your Welfare Fund benefits, please refer to your Summary Plan Description.

Statement of Grandfathered Status

The Iron Workers Local 11 Welfare Fund believes this Plan is a "grandfathered health plan" 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 certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at 973-376-7230. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 866-444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

ERISA Information

Plan Sponsor: Board of Trustees of the Iron Workers Local 11 Welfare Fund
Sponsor's EIN #: 226041517
Plan Number: 501

This announcement will serve as a Summary of Material Modifications to the Iron Workers Local 11 Welfare Fund. Its purpose is to inform you about important changes that will be made to the Welfare Fund effective January 1, 2018. You should keep this Summary of Material Modifications together with your Summary Plan Description at all times for an accurate description of your current Welfare Fund benefits.

This announcement highlights certain features of the Iron Workers Local 11 Welfare Fund. Full details are contained in the Summary Plan Description and other documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.