

IRONWORKERS LOCAL 11

BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



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SUMMARY OF MATERIAL MODIFICATIONS

Date: May 1, 2017

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

From: The Board of Trustees

Re: **Plan Change Effective July 1, 2017- Horizon Blue Cross Blue Shield Direct Access to Administer your Mental Health and Substance Abuse Benefits**

The Board of Trustees is pleased to announce that the Welfare Fund will begin offering Mental Health and Substance Abuse Benefits through the Horizon Blue Cross Blue Shield Direct Access Network (Horizon) effective **July 1, 2017**. Horizon will be the benefit administrator and will handle many administrative services such as answering questions about coverage, claims and the payment of claims. Horizon will be replacing our current provider, Managed Health Network (MHN).

By selecting a Horizon provider, you will receive the maximum benefit. You are free to choose any provider, but you will generally pay less when visiting a participating Horizon Direct Access (In-Network) provider. Please keep in mind that out-of-network providers may also bill you the difference of the allowable amount and the charged amount (also known as balance billing). Below is a summary of your mental health and substance abuse coverage and out of pocket responsibility:

Benefit	*Inpatient In-Network	Outpatient In-Network	*Inpatient Out-of-Network	Outpatient Out-of-Network
Mental Health	10% coinsurance applied to \$500 annual individual out of pocket max	\$25 copayment, per office visit	30% coins. after annual \$500 indiv. / \$1000 family deductible	30% coins. after annual \$500 indiv. / \$1000 family deductible
Substance Abuse	10% coinsurance applied to \$500 annual individual out of pocket max	\$25 copayment, per office visit	30% coins. after annual \$500 indiv. / \$1000 family deductible	30% coins. after annual \$500 indiv. / \$1000 family deductible

- ***All Inpatient treatment / services must be pre-authorized by Horizon for coverage.**
- **Emergency room copayment is \$100, waived if admitted.**
- **Ambulance services subject to the Supplemental Services and Supplies Benefit, \$500 individual / \$1,000 family annual deductible, then 20% coinsurance.**
- **Annual deductibles and out of pocket maximums are combined with the Medical deductibles and out of pocket maximums.**
- **All Mental Health and Substance Abuse services require medical necessity review for coverage, which can be done before, during or after treatment completion.**

Please look out for a new Horizon Blue Cross Blue Shield Direct Access ID Card, which will be mailed in mid to late June. To find a mental health and/or substance abuse provider, go to Horizon Blue Cross Blue Shield's website (www.horizonblue.com), click on the "Find A Doctor" box and search for a provider in the "Horizon Direct Access" Network (located under the "Choose a Plan to Start" dropdown menu). You may also contact Horizon's Behavioral Health Services directly at 800-626-2212.

If you have any questions about this change, please contact the Fund Office at 973-376-7230. This Notice contains important information concerning your Welfare Fund benefits. You should keep this Summary of Material Modifications together with your Summary Plan Description (SPD). The two documents should be read together for an accurate description of your current Welfare Fund benefits. You may want to mark the appropriate pages in your SPD that are affected by this Notice.

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 July 1, 2017. 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.