

IRONWORKERS LOCAL 11

BENEFIT FUNDS & TRAINING FACILITY

BUILT ON TRUST, FOUNDED ON SERVICE



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Date: July 1, 2011

To: District Council Ironworkers Welfare Fund Participants

From: Board of Trustees

Re: Mental Health Parity and Addiction Equity Act (MHPAEA)

This document is a Summary of Material Modifications ("SMM") intended to notify you of an important change made to benefits of the District Council Iron Workers Welfare Fund of Northern New Jersey (the "Plan"). You should take the time to read this SMM carefully and keep it with the copy of the Summary Plan Description ("SPD") that was previously provided to you. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (973) 376-7230.

The Mental Health Parity and Addiction Equity Act (MHPAEA) of 2008 is federal legislation that was signed into law October of 2008. The requirements of MHPAEA are effective July 1, 2011 for the Welfare Fund.

MHPAEA expands existing law to require parity for substance use disorder benefits as well as mental health benefits. Furthermore, the financial requirements such as deductibles, copayments, coinsurance and out-of-pocket expenses in addition to treatment limits, such as number of visits, days of coverage or other limits cannot be different from the cost sharing and coverage provided for medical/surgical benefits.

Effective July 1, 2011, the coverage to comply with the Mental Health Parity and Equity Act have changed and are outlined on the back of this letter. If you have any questions about this plan change or your Welfare Fund benefits in general, please contact the Fund Office at (973) 376-7230.

This SMM is intended to provide you with an easy-to-understand description of certain changes made to benefits of the Plan. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees (or its duly authorized designee), reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement"). The Trust Agreement and the full Plan documents are at the Fund Office and may be inspected by you free of charge during normal business hours. No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.

District Council Ironworkers Welfare Fund of Northern New Jersey
Active Plan - Mental Health and Substance Abuse Benefit Changes due to
Mental Health Parity and Addiction Act (MHPAEA) - Effective 7/1/2011

	Current Benefits (Prior to 7/1/2011)	In Network (after 7/1/2011)	Out of Network (after 7/1/2011)
Outpatient Benefit	\$0 Copay per session	\$30 copay per session	30% coinsurance subject to deductible
Outpatient Maximum	60 Visits Per Year	Unlimited, Subject to Medical Necessity	n/a
Inpatient Treatment	30 Days per year	10% coinsurance, then covers 100% of network rate after OOP is met	30% coinsurance subject to deductible
Inpatient Maximums	60 Days Lifetime, (Mental Health, Substance Abuse & Detox Combined)	Unlimited, Subject to Medical Necessity	n/a
Supplemental Services (Ambulance, etc..)	covered	20% coinsurance, subject to deductible	30% coinsurance, subject to deductible
Deductible	\$0	Supplemental Services: \$500 individual/\$1000 family	Basic and Supplemental Services: \$500 individual/ \$1000 family, combined w/major medical
Out of Pocket Maximum (OOP) per individual:	\$0	\$500 (excludes supplemental services)	n/a
Lifetime Maximum	\$500,000 for Out of Network Services	n/a	\$750,000 combined w/ major medical
Emergency Room Care	covered	\$100 copay, waived if admitted to hospital	

All Mental Health and Substance Abuse Benefits must be pre-certified prior to obtaining services by calling Managed Health Network (MHN) at 1-800-327-6517. Services obtained without a pre-certification are not covered.