

## **ELECTRICAL WELFARE TRUST FUND**

### **SUMMARY OF MATERIAL MODIFICATIONS**

The Board of Trustees of the Electrical Welfare Trust Fund (“Fund”) is pleased to announce the following change to the Electrical Welfare Trust Fund’s Plan document. Please keep this document with your Summary Plan Description (“SPD”) and you Summary of Benefits and Coverage (“SBC”).

**1. Effective September 1, 2022, the third bullet point under the heading “Prior Authorization” on page 18 of your SPD is revised to read as follows:**

- Speech Therapy and Occupational Therapy, after the first 20 visits

**2. Effective September 1, 2022, Exclusion 8 on page 20 of your SPD, under the Section titled “Plan General Exclusions,” is revised to read as follows:**

8. Expenses for the treatment of: (a) learning deficiencies that are not attributable to, or the result of, a mental or behavioral health diagnosis; and (b) behavioral problems, (except as otherwise specifically covered under this Plan) or for special education.

**3. The following clarifying language is added to the end of the “Your Medical Benefits” Section on page 72 of your SPD.**

#### **Nutritional Counseling**

Medically Necessary nutritional counseling is covered under the Plan when performed by a licensed provider.

**4. The following clarifying language is added to the end of the “Mental Health and Substance Misuse Benefits” Section on page 80 of your SPD.**

#### **ABA Therapy**

Applied Behavior Analysis (ABA) Therapy for the treatment of autism is covered under the Plan when performed by a licensed provider.

**5. The Definition of “Approved Facility” on page 142 of your SPD is clarified to read as follows:**

**Approved Facility** – A legally operated institution, other than a Hospital, that provides care and treatment through medical, diagnostic or surgical facilities on the premises, under the supervision of a physician, and is considered to be an approved facility by the Fund’s applicable network provider.

### **Notice re Grandfathered Plan Status**

The Electrical Welfare Trust 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 the Electrical Welfare Trust Fund 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 the telephone number listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

If you have any questions, please contact the Fund Office.