

MASSACHUSETTS LABORERS' HEALTH AND WELFARE FUND

PO BOX 3005 • 14 NEW ENGLAND EXECUTIVE PARK
BURLINGTON, MASSACHUSETTS 01803-9005
TELEPHONE (781) 272-1000 • TOLL FREE (800) 342-3792 • FAX (781) 238-0703

2015 Plan Changes for the Massachusetts Laborers' Health & Welfare Fund Effective 01/01/2015

- **Eligibility Improvement:** Eligible dependent children will continue to receive coverage through the end of the month in which they reach age 26
- **Diabetic Education and Training:** Type 2 Diabetics will be entitled to 10 hours of training with a certified diabetes educator the first year after diagnosis. An additional 2 hours of training will be covered each year thereafter.
- **Skilled Nursing Benefit:** An additional benefit for Inpatient Rehab at a Skilled Nursing Facility will be implemented under the plan's Hospital Benefit, subject to Medical Necessity guidelines and authorized by Blue Cross/Blue Shield of Massachusetts. Maximum coverage of 100 days of SNF Benefits.
- **Removal of Excess Skin:** All medically necessary services authorized by Blue Cross/Blue Shield of Massachusetts and meeting BCBSMA medical policy guidelines will be covered under the plan's Hospital/Surgical expense benefit.
- **X-ray and Laboratory Copayment:** The copayment for most x-ray and laboratory services will be eliminated. The co-pay will only apply to scheduled MRI, CT Scans, and PET scans performed in a Hospital. To avoid the co-payment, schedule your test at a participating Blue Cross/Blue Shield Free standing Imaging Facility. To locate a facility visit www.bcbsma.com and use the "Find a Doctor" tool under the member tab.
- **Elimination of coverage:** After careful review of medical opinion, the Board of Trustees has eliminated coverage of the following drugs through your Express Scripts pharmacy coverage: Zohydro, Vivitrol, Zubsolv and Bunavail. Please contact the MAP program at 1-800-522-6763 to arrange alternative treatments.
- **Smoking Cessation:** The Fund's smoking cessation program has been improved. The program now covers 8 weeks of nicotine replacement therapy at no cost to you. For more information or to enroll, contact the MAP program at 1-800-522-6763.
- **ABA Services:** Coverage has been added for Applied Behavior Analysis for children ages 1-6 with a diagnosis of Autism Spectrum Disorder (ASD). The benefit is limited to 6 hours of coverage per week and requires prior authorization from the MAP program.

This notice is intended as a Summary of Material Modification (SMM) for the Massachusetts Laborers' Health and Welfare Fund, Plan Number 501, as required by ERISA. It describes changes to the information in your current Summary Plan Description (SPD).

The Massachusetts Laborers' Health and 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 [insert contact information]. [For ERISA plans, insert: 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.] [For individual market policies and nonfederal governmental plans, insert: You may also contact the U.S. Department of Health and Human Services at www.healthreform.gov.]

