

# MASSACHUSETTS LABORERS' HEALTH AND WELFARE FUND

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## Important Improvements in Your Health and Welfare Benefits

September 2015

Dear Member and Family:

The Trustees of the Massachusetts Laborers' Health and Welfare Fund are very pleased to announce the following benefit improvements:

### Plan changes effective 9/16/2015:

- Plan will provide coverage of birth control implants and injections

Plan A		Plan B	
<i>All benefits after deductible</i>			
PPO Provider	Non – PPO Provider in PPO area	PPO Provider	Non- PPO Provider in PPO area
Fund pays 100% after \$20.00 copayment	Fund pays 80% of lesser of charges or R&C	Fund pays 90% after \$20 copayment	Fund pays 75% of lesser of charges or R&C

- Plan will provide coverage for outpatient habilitative care (physical, occupational, and speech therapy) with a combined benefit limit of 60 visits per calendar year

Plan A		Plan B	
<i>All benefits after deductible</i>			
PPO Provider	Non – PPO Provider in PPO area	PPO Provider	Non- PPO Provider in PPO area
Fund pays 100% after \$20.00 copayment	Fund pays 80% of lesser of charges or R&C	Fund pays 90% after \$20 copayment	Fund pays 75% of lesser of charges or R&C

***\*See reverse side for additional important changes\****

## Plan changes effective 01/01/2016:

### Wellness Improvements

- Plan will provide a fitness reimbursement benefit up to \$150.00 per calendar year for each member and spouse who have had a routine physical within 12 months preceding the reimbursement submission, and providing sufficient proof of at least 4 months of a paid gym membership for the calendar year for which the reimbursement is sought. Claim forms for this benefit will be available on the Fund website and from the Fund Office.
- Plan will provide coverage for medical nutrition counseling with a 12 visit per calendar year maximum. Benefits will be paid at 80% of Blue Cross/Blue shield PPO allowance (*after* Deductible). No benefits provided for services outside of the Blue Cross/Blue Shield PPO Network. This replaces the plan's previous nutrition benefit included under complementary care through the MAP program. No authorization is required.

### Disability Credits

- Plan will provide members that submit proof of disability with a Health and Welfare Fund credit of 35 hours per week for Plan A and 20 hours per week for plan B (based on the member's plan of coverage at the onset of disability). Members must be eligible for Health Fund Benefits for the 12 consecutive months prior to the onset of disability. The credit applies to both work related and non-work related disabilities. The maximum total credit is 26 weeks Health & Welfare Fund credit in a 5 year period.

### Flu Shots

- The \$20 co-payment will be waived for dependent children (age 0-18) who receive a flu shot in a physician's office, provided the physician bills for administration of the vaccine only and does not charge for an office visit. Adults may continue to get their Flu Shot at any participating Express Scripts pharmacy with no co-payment.

Please feel free to contact the Fund office at 781-272-1000 or 800-342-3792 with any questions.

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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.