

Tuckpointers Local 52 Health and Welfare Trust

Benefit Update

September 2021

Dear Participant:

As the Board of Trustees of the Tuckpointers Local No. 52 Health and Welfare Fund (the “Fund”), we are providing this Benefit Update that includes important improvements to your benefits.

Coverage for Autism Treatment, Including Applied Behavioral Analysis (ABA) Therapy

Effective June 1, 2021, the Plan covers medically necessary in-network and out-of-network treatment related to autism, including, applied behavioral analysis (ABA) therapy for treatment of autism spectrum disorder. Most treatment for autism is considered habilitative treatment. “Habilitative Services” means non-restorative treatment or care for medical and mental health conditions, including, but not limited to, occupational therapy, physical therapy, behavioral therapy, and speech therapy. An example of this would be physician-prescribed therapy for a child who is not walking or talking at an accepted age. ABA therapy and autism treatment will be covered as follows:

	Plan pays:
ABA Therapy and Autism Treatment <i>(for individuals diagnosed with autism)</i>	80% of eligible expenses (in-network and out-of-network)

In Closing

If you have questions about the information in this notice or about your benefits generally, call the Fund Office at (630) 516-8008. Please keep this notice, which describes changes to information provided in the most recent SPD, with your SPD for future reference. Only the provisions described in this notice are changing; no other Plan changes are being made at this time.

Statement of Grandfathered Status

The Board of Trustees believes that the Plan of the Tuckpointers Local No. 52 Health and Welfare Fund 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 Fund Office at (630) 516-8008. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (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.

This notice is a Summary of Material Modifications (SMM), within the meaning of Section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. This notice describes important changes to the Plan. You may find full details in the most recent Summary Plan Description and Plan Document that establish the Plan provisions. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.