

DETROIT & VICINITY TROWEL TRADES

Health and Welfare Fund

P.O. Box 99490 · Troy, MI 48099-9490 • Phone (248) 828-6000 • Fax (248) 828-6001

To: All Eligible Participants
Detroit and Vicinity Trowel Trades Health and Welfare Fund

From: Board of Trustees
Detroit and Vicinity Trowel Trades Health and Welfare Fund

Date: August 2013

NOTICE OF IMPORTANT PLAN CHANGE

The Board of Trustees made the following change to the Detroit and Vicinity Trowel Trades Health and Welfare Fund, effective January 1, 2013.

The Fund has adopted the benefits provided under Michigan's Autism Act, subject to all dollar/age limitations and eligibility requirements of that Act. Such coverage is effective on January 1, 2013 and continues for one year only; renewal is subject to the Board's annual review, and subject to the continued funding of the Autism Coverage Reimbursement Fund by the State of Michigan for claims reimbursement.

Eligibility

To qualify for these autism-related services, you will be required to complete an application and attach a written assessment from a licensed physician or licensed psychologist finding that the child has one of the following autism spectrum disorders, determined either pursuant to the Autism Diagnostic Observation Schedule (ADOS), or pursuant to such other standard that the Michigan Commissioner of Insurance shall approve by regulation or other official statement:

- (i) Autistic disorder.
- (ii) Asperger's disorder.
- (iii) Pervasive developmental disorder not otherwise specified.

Covered Services

The benefits covered are limited to evidence-based treatment that includes the following care prescribed or ordered for an individual diagnosed with one of the autism spectrum disorders listed above by a licensed physician or a licensed psychologist who determines the prescribed or ordered care to be medically necessary:

- Behavioral health treatment (applied behavior analysis),

- Pharmacy care,
- Psychiatric care,
- Psychological care, and/or
- Therapeutic care (speech therapy, occupational therapy)

To be covered, services must be rendered in the State of Michigan and rendered to residents of the State of Michigan. **Services rendered by a provider located outside the State of Michigan, or rendered while outside the State of Michigan are not covered.**

Exclusions

The following items are not covered:

- Claims for non “evidence-based” treatments;
- Claims for services (supervision of direct therapy) performed by a nonqualified provider; and
- Claims for services provided in the absence of a valid or standard assessment

This is not a complete list of what is not covered; these are just examples of non-covered treatments/therapies.

Annual Dollar/Age/Other Limits on Coverage Amounts

The applicable annual dollar/age limits are as follows:

- \$50,000 (for children 6 years old and younger)
- \$40,000 (for children from ages 7-12 years old)
- \$30,000 (for children from 13-18 years old)

The above annual limit is applied based on the age of the child on the date that the calendar year begins. For example, if your child is age 12 on January 1, 2013, then the \$40,000 annual limit will apply throughout the calendar year 2013, irrespective of when your child’s birthday is.

All coverage for the benefits described herein are subject to the Plan’s regular and otherwise applicable deductibles, co-payments, co-insurance, dollar limits, and out-of-pocket rules.

This Notice contains important information about the Detroit and Vicinity Trowel Trades Health and Welfare Fund. Please keep for future reference. If you have not received a copy of the SPD, you should request a copy from the Fund Office.