

**AMENDMENT NUMBER 10
TO THE JANUARY 1, 2020, RESTATEMENT OF THE
RULES AND REGULATIONS
OF THE
CEMENT MASONS AND PLASTERERS
HEALTH AND WELFARE TRUST FOR
SOUTHERN NEVADA**

The Rules and Regulations of the Cement Masons and Plasterers Health and Welfare Trust for Southern Nevada (restated January 1, 2020), are hereby amended, effective January 1, 2025, as follows:

PART 6, MENTAL HEALTH & SUBSTANCE ABUSE TREATMENT BENEFITS, is amended to remove the strike through text shown below.

B. How Does This Program Work?

1. The MAP Program provides assistance in solving problems 24 hours a day, seven (7) days a week. MAP is available to assist members in finding qualified providers for mental health and substance use disorder treatment. ~~and provides Prior Authorization for all inpatient admissions (including partial hospitalization) and residential treatment programs for mental health and substance use disorder care.~~ Call MAP at the number listed on page 3 for crisis help or to make an appointment for counseling support.
2. If you have an Emergency and call between 5:00 p.m. and 8:00 a.m., or on the weekend or holiday, ask the operator to immediately connect you to a counselor. Counselors and Physicians are on call 24 hours a day. If your situation is not an Emergency, give your name, phone number and brief description of your problem and a counselor will call you back on that same day (Monday-Friday) and discuss the situation with you.
3. If you or your Dependent requires inpatient mental health related care for alcohol rehabilitation, drug abuse detoxification/treatment or for other problems, please call MAP at the number listed on page 3 before you admit yourself or a member of your family.

~~NOTE: Prior Authorization is required through the MAP program.~~

E. Schedule of Benefits.

Mental Health Benefits & Substance Abuse Treatment Benefits (Alcohol, Drug & Adolescent Behavior)

| Treatment | In-Network Benefits with MAP Prior Authorization | Out-of-Network Benefits with MAP Prior Authorization | Benefits without MAP Prior Authorization |
|--|--|--|--|
| Acute Hospital | 90% of the Allowable Expenses | 75% of Allowable Expenses | 50% of Allowable Expenses |
| Residential Inpatient, Group Homes, Half-Way Homes, Day Treatment and Intensive Outpatient Treatment | 90% of the Allowable Expenses | 75% of Allowable Expenses | 50% of Allowable Expenses |
| Outpatient Care | 100% of Allowable Expenses | 75% of Allowable Expenses | N/A |

G. Limitations and Exclusions.

1. The following services require Prior Authorization:
 - a. Psychological testing.
 - b. ~~Multiple inpatient psychotherapy. If Prior Authorization is not obtained, 50% of allowable expenses will be paid for one (1) psychotherapy or medical management session per day.~~
 - c. Aversion therapy.
 - d. Home and/or therapeutic passes.
 - e. Experimental use of medication (nontraditional).
 - f. Certain nonroutine outpatient services, including intensive outpatient programs (IOP) and partial hospitalization programs.

All other terms and conditions of the Plan shall remain unchanged and in full force and effect.

Dated this 30th day of July, 2025.



Co-Chairman



Co-Chairman