



Heat & Frost Insulators of Northern California Local 16 Trust Funds

Date - August, 2023

To: Participants and Dependents Enrolled in the Heat and Frost Insulators of Northern California Local Union 16 Health and Welfare Indemnity Plan
From: Board of Trustees

This information is VERY IMPORTANT to you and your dependents. Please read it carefully.

Mental Health and Substance Use Disorder Benefits

Effective September 1, 2023

The Board of Trustees has made the following changes and/or clarifications to your benefits effective for services received on or after September 1, 2023. These changes apply to all benefit plan options unless otherwise stated.

- **Case Management with Anthem Blue Cross** - The SPD/Plan Document includes benefits for Case Management with Anthem Blue Cross. The Trustees have added additional language to this benefit description to clarify that Case Management is also available for a disability resulting from a mental health or substance use condition.
- **Exclusion for Obesity, weight reduction, or diet control, including but not limited to, health club memberships and physical fitness programs, and nutritional counseling and food supplements**: The Trustees have added language to this exclusion clarifying that it will not be applied to services that are prescribed by a qualified licensed provider for the medically necessary treatment of an eating disorder, as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders. **However, please note:** no expenses for memberships in or visits to health clubs, gymnasiums and/or other facilities for physical fitness programs, exercise equipment, work hardening and/or weight training services are covered.
- **Exclusion for Hypnotism, stress management, biofeedback treatment and any other goal-oriented behavior modification therapy**: While hypnotism, stress management, biofeedback, and goal-oriented behavior modification therapy are generally excluded, language has been added to clarify that they may be covered to the extent prescribed as medically necessary to treat a mental health or substance use disorder condition as a behavioral health benefit under the Plan.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Fund Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan.

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Because the Indemnity Plan is a “grandfathered health plan,” we are required by law to provide this notice to you:

This group health plan believes the indemnity medical plan sponsored by **Heat and Frost Insulators of Northern California Local Union 16 Health and Welfare 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 Administrative Office.

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.