

AMENDMENT 3
IRON WORKERS ST. LOUIS DISTRICT COUNCIL WELFARE PLAN
Wellness Benefits: Smoking Cessation

WHEREAS the Patient Protection and Affordable Care Act, as amended by the Health Care & Education Reconciliation Act of 2010 (jointly referred to as the Affordable Care Act or ACA) mandates certain wellness coverage; and

WHEREAS in determining what services need to be covered the ACA incorporates the U.S. Preventive Services Task Force (USPSTF) A and B Recommendations; and

WHEREAS those recommendations include tobacco cessation interventions for those who use tobacco products; and

WHEREAS the Plan may use reasonable medical management techniques to determine any coverage limitations.

Now therefore, Pursuant to their authority under Article V of the Trust Agreement, as Amended and Restated October 1, 2014, the Trustees hereby amend the Plan of benefits set out in the 2014 Summary Plan Description (Plan Document) effective November 1, 2014, to provide medically appropriate coverage for smoking cessation.

Amendment

Effective November 1, 2014, the Plan is amended to include smoking cessation counseling as part of the wellness benefit is Article X "Medical Benefits," Section 10.03 "Covered Medical Expenses," by amending paragraph 23 to add sub-paragraph "I" as follows:

23. The Plan has relinquished grandfathered status and, in accordance with the Affordable Care Act, covers preventive services without a copayment or co-insurance or deductible. This applies only when these services are delivered by a network provider. The following is a list of preventive services, which will be updated from time to time (as set out on www.healthcare.gov/news/factsheets/2010/07/preventive-serviceslist.html#CoveredPreventiveServicesforChildren and DOL guidance in "FAQs about Affordable Care Act Implementation Part XII" <http://www.dol.gov/ebsafags/fag-aca12.html>).

Covered Preventive Services for Adults

I. In connection with smoking cessation the Plan will cover two medically appropriate counseling attempts, of 4 sessions each, to assist an individual in quitting smoking per calendar year (a total of eight sessions every calendar year).

Article XI. "Prescription Drug Benefits," Section 11.03 "Non-Covered Expenses" paragraph 3 remains the same and continues to exclude "Smoking Deterrents."

In all other respects the Plan of Benefits remains unchanged.

This amendment to the Iron Workers St. Louis District Council Welfare Plan was signed on behalf of the full Board of Trustees on the 7th of January 2014.


Chair


Co-Chair

For the Iron Workers St. Louis District Council Welfare Plan