

Iron Workers St. Louis District Council Trust Funds

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WELFARE TRUST FUND

Summary of Material Modification

Date: May 2017

To: Active and Retired Members Participating in the Iron Workers St. Louis District Council Welfare Trust Fund (Other than Participants Enrolled in the Medicare Advantage Prescription Drug Plan (MAPD) Offered by UnitedHealthcare) effective January 1, 2017

From: The Board of Trustees

The purpose of this Summary of Material Modification (SMM) is to inform you of some important changes in the benefits offered by the Iron Workers St. Louis District Council Welfare Trust Fund, effective January 1, 2017.

Speech Therapy for Children Under Age 6

The calendar limit of 10 visits per year for speech therapy for children under age 6 has been changed. Children under 6 are now subject to the same visit limitation as adults, which is 60 combined visits per calendar year for physical, occupational and speech therapy.

Genetic Testing

The Fund will only cover the following genetic tests and no other tests*:

- Prenatal testing to analyze fluid and tissue obtained as a result of amniocentesis or chorionic villus sampling (CVS) in a covered pregnant female employee or spouse as follows:
 - Regardless of pregnant participant's age, (tests performed via CVS or amniocentesis):
 - Cystic fibrosis
 - Sickle cell anemia
 - Down syndrome
 - Neural tube defects, including spina bifida
 - Hemophilia
 - For pregnant participant's age 35 or older (tests performed via CVS or amniocentesis), in addition to the above:
 - Chromosomal microdeletions
 - Aneuploidy disorders (Trisomy 21 and monosomy)
 - Trisomy 9 and 16

If the prenatal tests are billed as a "panel" for several diseases at once and include tests that are covered and not covered, only the reasonable and customary amount for the covered tests will be allowed.

*The Fund will continue to cover the genetic tests required by the Patient Protection and Affordable Care Act.

Questions?

If you have any questions about the information in this notice or about your benefits generally, please call the Fund Office toll-free at 1-877-597-8704.

Sincerely,
Board of Trustees

This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan's provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.