

# THE NELSON TRUST

WWW.NELSON.AIBPA.COM

---

## *Summary of Material Modifications 2014 Update for The Nelson Trust Active Employee Plan Benefit Booklet*

*Please keep this Summary of Material Modifications (“SMM”) with your Benefit Booklet and the SMMs you received for 2010, 2011, 2012 and 2013. Together, these documents inform you of your rights and benefits under The Nelson Trust Active Employee Plan. An updated Benefit Booklet and all SMMs issued for The Nelson Trust are available from the Trust Office (see address below) or on-line at: [www.nelson.aibpa.com](http://www.nelson.aibpa.com).*

The Board of Trustees has made changes to The Nelson Trust since the Benefit Booklet for the Active Employee Plan was last published (January 1, 2009). These changes are summarized below and are effective January 1, 2014, unless another date is noted. You should carefully review the information provided in this SMM, which may replace and/or change Benefit Booklet provisions. You should also review this information with any enrolled spouse and/or dependent(s).

### **BENEFIT CHANGES**

#### **1. Medical Benefit Changes (Premera Blue Cross)**

##### **Prior Authorization Requirement (Premera) - Effective January 1, 2014**

In an effort to improve administration and avoid surprises, hospitalizations and some procedures will require prior approval. Effective January 1, 2014, Premera will require that your healthcare provider obtain pre-approval for specific medical services, tests and surgical procedures. Examples of services requiring pre-approval include planned hospital admissions, advanced imaging such as MRIs and CT scans, some outpatient procedures and non-emergency ground or air ambulance transport. Some of the services requiring a prior authorization can be found at [premera.com](http://premera.com), you can also call Premera at 1-800-809-9250.

##### ***Some services that require a prior authorization\****

- Planned admission into hospitals or skilled nursing facilities
- Non-emergency ground or air ambulance transport
- Advanced imaging, such as MRIs and CT scans
- Transplant and donor services
- Some planned outpatient procedures
- Some injectable medications you get in a healthcare provider's office
- Prosthetics and orthotics other than foot orthotics or orthopedic shoes
- Reconstructive surgery
- Home medical equipment costing \$500 or more

\* This list is from the Premera website. It is not a complete list. Your doctor has the most current list and medical information needed to request a prior authorization on your behalf.

# THE NELSON TRUST

[WWW.NELSON.AIBPA.COM](http://WWW.NELSON.AIBPA.COM)

---

## 2. **Dental Benefit Changes (Moda)**

**Implant Coverage Limitation - Effective January 1, 2014** The final implant-supported bridge retainer and implant abutment will be reduced to once for the lifetime of each implant. Effective January 1, 2014, a new rule applies to dental implant coverage. Coverage for a final implant-supported bridge retainer and implant abutment will be once for the lifetime of each implant. This change is consistent with Moda's prevailing clinical practices.

## 3. **Prescription Drug Plan Changes (Medco/Express Scripts)**

### **Specialty Prescriptions – Supply Limitations - Effective January 1, 2014**

Effective January 1, 2014, a new rule applies to certain specialty drugs. The Plan will cover a 90 day trial period for new specialty drug prescriptions. You will receive a limit of a 30 day supply for each of the first three months. If the prescription is continued after the trial period a 90 day supply can be filled. This change will help ensure that a new specialty prescription meets the patient's needs.

- **Specialty Prescriptions –Prior Authorization and Step Therapy - Effective January 1, 2014**

New rules apply to certain high cost medications filled on or after January 1, 2014. The Plan will require the use of "step therapy" for new high cost medication prescriptions. Step therapy involves trying cost-effective and safe drug therapies before moving to more costly or risky drug therapies. Step therapy applies only to drugs that are considered interchangeable. ESI will consult with your physician to coordinate which medications are subject to step therapy.

## **ELIGIBILITY CHANGES**

### 1. **Adult Dependent Eligibility - Effective January 1, 2014**

Starting January 1, 2014, The Nelson Trust will offer coverage for an adult dependent up to the age of 26, even if the adult dependent has coverage through his or her employer. This coverage is required by the Affordable Care Act.

An "adult dependent" is an eligible dependent of the Participant up to age 26. An adult dependent is eligible for Plan enrollment even if the dependent is not a full time student, does not reside with the participant, has coverage through his/her employer or is married. Coverage is extended only to the adult dependent and does not include the adult dependent's spouse and/or children.

# THE NELSON TRUST

[WWW.NELSON.AIBPA.COM](http://WWW.NELSON.AIBPA.COM)

---

*Eligibility for The Nelson Trust Plans is not a guarantee of benefits or coverage for any definite period of time and is not a lifetime guarantee. The Board of Trustees may change the eligibility rules and benefits at any time. In addition, the Board of Trustees reserves the right to make any changes to either plan that the Trustees deem necessary, including benefit and eligibility changes, termination of all or a portion of the coverages, and/or changes to monthly premiums.*