



SAGINAW PLUMBERS & PIPEFITTERS  
U.A. LOCAL NO. 85 FRINGE BENEFIT FUNDS  
P.O. Box 1350 • Troy, MI 48099-1350  
(248) 641-4985 (800) 582-6181



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**To:** Active Participants, Early Retirees, and their Spouses and Dependents in the Saginaw Plumbers & Pipefitters Local 85 Health and Welfare Fund (the "Plan")

**Re:** Autism Spectrum Disorders, Diagnoses and Treatment Coverage through Blue Cross Blue Shield of Michigan

**Date:** June 2024

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#### WHAT IS THIS NOTICE ABOUT?

Effective **January 1, 2024**, autism spectrum disorders, diagnoses and treatment are covered by the Plan. This Summary of Material Modifications ("SMM") will explain this new benefit and how it will affect you. Please read this notice, and file it with your personal records and your copy of the Summary Plan Description ("SPD").

#### HOW DOES THIS NOTICE AFFECT ME?

The Plan will cover Applied Behavioral Analysis (ABA) therapy, physical, occupational and speech therapy, and nutritional counseling following the diagnosis of an autism spectrum disorder requiring that treatment, provided that the pre-authorization requirements have been met. The Plan will retroactively cover these benefits for any claims from January 1, 2024 to current. These therapies and treatments will be covered at the Plan's same cost-sharing as other major medical and prescription drug benefits. Covered Dependents will maintain access to these benefits up to age 26. Please note that the provider of these therapies and treatments must be AAEC accredited for eligibility for coverage. Please refer to the Summary of Benefits and Coverage and the Summary Plan Description for further information on the applicable cost-sharing provisions. These documents are also available upon request from the Plan Administrator. You can review the prior authorization and related clinical criteria for autism benefits by logging into your member account on [www.bcbsm.com](http://www.bcbsm.com).

#### WHAT DO I NEED TO DO?

These changes will take effect automatically. If you had claims for treatment for Autism that you incurred or paid out of pocket, or through your IAP Account during the period of January 1 to the present, please contact the Plan Administrator. You can also contact the Plan Administrator at (248) 641-4985 or (800) 582-6181 if you need more information or have any additional questions.

#### IMPORTANT REMINDER

This SMM is a summary and is **not** an official plan document. The actual terms of the Plan are contained in the plan document, which is available from the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will govern. If you have any questions regarding this notice, please contact the Plan Office at (248) 641-4985 or (800) 582-6181.

Sincerely,

*Board of Trustees*  
*Saginaw Plumbers & Pipefitters Local 85 Health and Welfare Fund*



Saginaw Plumbers & Pipefitters  
UA Local No. 85  
Fringe Benefit Funds  
P.O. Box 1350  
Troy, MI 48099-1350

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