October 2018

SUMMARY OF MATERIAL MODIFICATIONS

This notice describes important changes to the Idaho Pipe Trades Health & Welfare Plan and Summary Plan Description dated January 1, 2017 (“SPD”). Please keep this notice with your SPD booklet and other Plan records.

Organ Transplants

Effective January 1, 2019, the Plan will cover Medically Necessary services and supplies incurred in connection with the following types of transplants: transplants of corneas, kidneys, bone marrow, livers, hearts, lungs, pancreas, hematopoietic, heart/lung and pancreas/kidney combinations, autotransplants of arteries, veins, ear bones, cartilage, muscles, skin, tendons, teeth or tooth buds.

The Plan pays 80% of covered transplant expenses, after deductible and subject to the Plan’s Maximum Allowance limits and all other Plan limits and exclusions. In addition, benefits for transplants are subject to the following conditions:

- All transplants are subject to pre-certification by Blue Cross of Idaho ("BCI"). To initiate a pre-certification request, call BCI at 1-855-230-6859. If a transplant is not pre-certified by BCI, it will not be covered.
- The recipient must have the transplant performed at an appropriate Recognized Transplant Center, which include Blue Distinction Centers or Blue Distinction Centers+ ("Blue Distinction Centers") and certain other facilities designated by BCI. For a list of Recognized Transplant Centers, call BCI. If the recipient is eligible for Medicare and Medicare is paying primary to the Plan, the recipient must have the transplant performed at a Recognized Transplant Center that is approved by the Medicare program. In addition, certain types of transplants must be performed at a Blue Distinction Center in order to be covered by the Plan. Call BCI for details.

If the transplant recipient is eligible to receive benefits for these transplant services, organ procurement charges (that is, charges for the surgical removal of the organ or tissue to be transplanted) are paid for the donor, even if the donor is not a Participant or Covered Dependent. Benefits for the donor will be charged to the recipient’s Plan coverage and the recipient will be responsible for the applicable cost share.

Travel and Lodging Benefits for Blue Distinction Centers

When a transplant is performed at a Blue Distinction Center, the Plan reimburses reasonable transportation and lodging expenses that qualify as “medical expenses” under IRS rules and are necessary to the recipient’s medical care. Costs for hotels or other lodging are reimbursed up to $50 per day for the transplant recipient and up to $50 per day for one adult travel companion. The Plan will also reimburse the recipient's
reasonable transportation expenses to and from the Blue Distinction Center (e.g., the cost of a regular roundtrip bus, train or commercial airline ticket or rental car). If a car is used, the Plan will reimburse fuel expenses actually incurred or per the IRS’ medical mileage rate, and for parking fees and tolls. IRS rules do not permit reimbursement of a companion’s transportation costs except for a parent who must accompany a child or a nurse or other person who can give injections, medications, or other treatment required by the recipient and the recipient is unable to travel alone. These travel benefits are only available for covered transplant services, when traveling to and from a Blue Distinction Center. Donors’ travel expenses are not covered.

BLUE DISTINCTION CENTERS AND BLUE DISTINCTION CENTERS+
Blue Cross and Blue Shield companies have identified Blue Distinction Centers and Blue Distinction Centers+ for our members. Blue Distinction Centers are hospitals recognized for their expertise in delivering specialty care and Blue Distinction Centers+ are hospitals recognized for their expertise and efficiency in delivering specialty care. If you and/or your doctor would like to learn more about this program or the selection criteria used to evaluate hospitals for designation, visit www.bcbs.com/bluedistinction or contact Blue Cross of Idaho at 1-855-230-6859.

Exclusions and Limitations
In addition to any other exclusions and limitations of this Plan, the following exclusions and limitations apply to transplant (including autotransplant) services. No benefits are available under this Plan for the following:

- Transplants of brain tissue or brain membrane, islet tissue, intestine, pituitary and adrenal glands, hair transplants, or any other transplant not specifically named above as a covered transplant, or for artificial organs including but not limited to, artificial hearts or pancreases.
- Any expenses of a donor related to donating or transplanting an organ or tissue (except for organ procurement charges when the recipient is a Participant or Covered Dependent who is eligible to receive benefits for transplant services).
- The cost of a human organ or tissue that is sold rather than donated to the recipient.
- Transportation costs (including but not limited to, ambulance transportation service or air service) for the donor, or to transport a donated organ or tissue.
- Living expenses for the recipient, donor, or family members, except as provided under the travel benefit described above.
- Any complication to the donor arising from organ procurement surgery is not a covered benefit under the recipient’s Plan coverage. If the donor is a Participant or Covered Dependent, benefits for medical complications to the donor arising from organ procurement surgery will be allowed under the donor’s Plan coverage, to the extent the charges are otherwise payable under Plan terms.
- Costs related to the search for a suitable donor.
- No benefits are available for services, expenses, or other obligations of or for a deceased donor (even if the donor is a Participant or Covered Dependent).

Elimination of the Extended Disability Benefit
The extended disability benefit described on page 14 of the SPD has been eliminated, effective January 1, 2019.

Please contact the Trust office if you have any additional questions.