

Plumbers, Pipe Fitters & MES Local Union No. 392 Health and Welfare Fund

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Dear Participants:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund made revisions to the plan of benefits as follows:

- Effective April 18, 2019, the Trustees amended the Plan to clarify that gene therapy expenses will continue to be considered an excluded expense under the Comprehensive Major Medical Expense Benefit and Prescription Drug Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective July 11, 2019, the Trustees expanded the Bereavement Leave Benefit for mechanical equipment servicemen and commercial service plumbers to provide up to five (5) days of benefits for the death of a child or spouse.
- Effective October 1, 2019, the Plan will no longer cover Skilled Nursing Care Facility and Residential Treatment Facility services provided by Non-PPO providers for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective October 1, 2019, the Trustees amended the Plan to update the definition of Skilled Nursing Care Facility under the Comprehensive Major Medical Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective October 1, 2019, the Trustees amended the Plan to add a new definition of Residential Treatment Facility under the Comprehensive Major Medical Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective October 1, 2019, the Trustees amended the Plan to remove the exclusion for court-ordered expenses or charges incurred for the treatment of Chemical Dependency under the Comprehensive Major Medical Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective October 1, 2019, Class F Medicare Retirees who opt-out of the Plan may still be eligible to receive the Death Benefit provided certain conditions are met.

Please keep this notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees

**The Plumbers, Pipe Fitters and Mechanical Equipment Service
Local Union No. 392 Health and Welfare Fund
Summary of Material Modification
August 2019**

Gene Therapy Exclusion

Effective April 18, 2019, the Trustees amended the Plan to clarify that gene therapy expenses are **not covered** under the Comprehensive Major Medical Expense Benefit or Prescription Drug Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.

Bereavement Leave Benefit Expansion

Effective July 11, 2019, The Trustees expanded the Bereavement Leave Benefit for mechanical equipment servicemen and commercial service plumbers who are eligible under the Plan for Class A Benefits through the 670 Hour Rule.

Under the Bereavement Leave Benefit, you may now be eligible for benefits upon the death of an immediate family member as follows:

- (a) Five (5) days of benefits for the death of a child or spouse;
- (b) Three (3) days of benefits for the death of a parent, parent-in-law or sibling; and
- (c) One (1) day of benefits for the death of a grandparent.

As a reminder, you must provide written documentation that is satisfactory to the Fund Office showing a death in your immediate family to receive any benefits.

Non-PPO Skilled Nursing Care Facility and Residential Treatment Facility Exclusion

Effective October 1, 2019, the Plan will no longer cover Skilled Nursing Care Facility and Residential Treatment Facility services from Non-PPO providers for Class A Active Employees and Class C Pre-Medicare Retirees.

You and your eligible Dependents may still receive these types of services from PPO providers. This means the Plan will continue to pay 80% for services provided by PPO providers at Skilled Nursing Care Facilities and Residential Treatment Facilities. If you need assistance finding a PPO provider, please contact Anthem at 1-800-810-2583 or visit www.anthem.com.

Updated Definition of Skilled Nursing Care Facility

Effective October 1, 2019, the Trustees amended the Plan to update the definition of Skilled Nursing Care Facility under the Comprehensive Major Medical Benefit for Class A Active Employees and Class C Pre-Medicare Retirees as follows:

Skilled Nursing Care Facility means a lawfully operated institution for the care and treatment of persons convalescing from a Sickness or Accident which provides room and board and 24-hour nursing services by registered licensed nurses and is under the full-time supervision of a legally qualified Physician or surgeon or a registered nurse (R.N.). The Skilled Nursing Care Facility must have an accreditation accepted by the Centers for Medicare and Medicaid Services (CMS).

New Definition of Residential Treatment Facility

Effective October 1, 2019, the Trustees amended the Plan to add a new definition of Residential Treatment Facility under the Comprehensive Major Medical Benefit for Class A Active Employees and Class C Pre-Medicare Retirees as follows:

Residential Treatment Facility means a lawfully operated facility offering a defined course of therapeutic intervention and special programming in a controlled environment, which also offers a degree of security, supervision, structure and has an accreditation accepted by the Centers for Medicare and Medicaid Services (CMS). A Residential Treatment Facility does not include family retreats, half-way houses, boarding houses or other facilities that are primarily a supportive environment. Patients are medically monitored with 24-hour medical availability and 24-hour onsite nursing services by registered licensed nurses for patients with Mental and Nervous Disorders and/or Chemical Dependency.

Court Ordered Chemical Dependency

Effective October 1, 2019, the Trustees amended the Plan to remove the exclusion for court-ordered expenses or charges incurred for the treatment of Chemical Dependency under the Comprehensive Major Medical Benefit for Class A Active Employees and Class C Pre-Medicare Retirees.

Death Benefit for Class F Medicare Retirees

Effective October 1, 2019, Class F Medicare Retirees who opt-out of the Plan may still be eligible to receive the Death Benefit. If you decide to opt-out of the Plan, you must continue to make a Self-Payment to receive the Death Benefit. The current amount of the Death Benefit Self-Payment is \$25 per month. The Death Benefit Self-Payment amount is determined by the Trustees and is subject to change at any time.

As a reminder, once you opt-out of coverage under the Plan for Class F Benefits you will generally not be allowed to opt-back in at a later date.

If you have any questions about these changes, please contact the Fund Office.