

Puget Sound Electrical Workers Healthcare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

January 23, 2019

**To: All Plan 1 Participants of the
Puget Sound Electrical Workers Healthcare Trust**

**RE: Benefit Changes and
New Summary Plan Description**

This is a summary of material modification describing benefit changes adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

New Summary Plan Description

The Board of Trustees is pleased to present you with the August 2018 edition of the Plan 1 Summary Plan Description (Plan booklet) for the Puget Sound Electrical Workers Healthcare Trust. This Plan booklet supersedes all previous versions of the Plan booklet. This revised booklet describes the benefits available to eligible participants and their dependents. From time to time the Plan has issued a Summary of Material Modification (SMM) to provide notice of material benefit changes to the Plan, these are incorporated in the enclosed Plan booklet.

The Plan booklet also includes a number of additional updates to the Plan language to bring it in-line with current practice. These changes include, amongst other things the following:

1. Updates to the discretionary clause and addition of a non-discrimination provision (including foreign language tag lines);
2. Addition of requirements for Qualified Medical Child Support Orders (“QMCSO”);
3. Clarifications throughout the Plan booklet that eligibility and claims will not be processed until all the necessary requested documentation is provided;
4. Addition of Uniformed Services Employment and Reemployment Rights Act language;
5. Updates to definitions;
6. Addition of habilitative therapy provision (see below) and distinguished inpatient and outpatient rehabilitative therapy;
7. Addition of benefit for cochlear implants;
8. Addition and modifications to several exclusions;
9. Updates the prescription drug benefit section and added formulary language and exclusion;
10. Updates the claim filing section particularly regarding non-PPO providers;
11. Updates the appeal and external review provision;
12. Addition of a right of recovery provision and updates to the Plan’s reimbursement provision, coordination of benefits provision and privacy policy; and
13. Changes to the Weekly Disability Income Benefits for disabilities related to treatment of chemical dependency.

Please review the revised and updated Plan booklet carefully. This Plan booklet is also available on the Trust’s website at www.psewtrusts.com. We encourage you to visit the Trust’s website any time you need forms or have questions about your benefits or eligibility.

The new Habilitative Care Services benefit is also described below:

Habilitative Care Services

Habilitative care services are covered when medically necessary to treat mental health disorders identified in the current International Classification of Diseases (ICD) and the Diagnostic and Statistical Manual of Mental Disorders (DSM) and congenital birth defect. To be covered, services must be prescribed and documented to either improve function or maintain function where significant deterioration in function would result without therapy. Function means the ability to execute skills required for activities of daily living which would be normal and expected based on the age of the patient. The patient must be under the care of a Physician during the time the habilitative services are being provided, and all services must be provided by licensed providers acting within the legal scope of their license. **A formal treatment plan may be required upon request and will be required after the 25th visit.**

Covered services under this benefit include:

- Neurological and psychological testing, evaluations and assessments,
- Speech, occupational and physical therapy when provided as part of a formal written treatment plan,
- Neurodevelopmental therapy when provided as part of a formal written treatment plan,
- Applied Behavior Analysis (ABA) therapy for individuals diagnosed with Autism Spectrum Disorder (ASD) when the following conditions are met:
 - A documented comprehensive individual treatment plan is developed based on a functional analysis completed within 6 months of the beginning of treatment,
 - Routine evaluation of data on a regular basis and documentation of demonstrable progress against targeted goals at least once every six months, and
 - The ABA services are provided by, or are under the supervision of, a program manager who is a Board Certified Behavior Analyst (BCBA) or a Physician or provider whose legal scope of license includes behavior analysis, and
- Psychotherapy, which may include ABA services.

The Plan excludes educational, or training services or supplies for dyslexia, attention deficit disorders, conduct disorders, adolescent behavior problems, learning disabilities and for disorders or delays in the development of a child's language, cognitive, motor, or social skills, including evaluations, except as described under habilitative care services

Please refer to this booklet when health plan questions arise and keep it with your records for future reference. If you have any questions regarding your benefits, please contact the Administration Office at (866) 314-4239, option 1.

Sincerely,

**Board of Trustees
Puget Sound Electrical Workers Healthcare Trust**