

Cement Masons & Plasterers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

March 1, 2019

**TO: All Active Participants and Retirees
Cement Masons and Plasterers Health and Welfare Plan**

RE: Benefit Changes – Effective April 1, 2019

This is a Summary of Material Modification describing changes adopted by the Board of Trustees of the Cement Masons and Plasterers Health and Welfare Plan (“Plan”). This information is **VERY IMPORTANT** to you and your Dependents. Please read it carefully and keep it with your booklet dated April 1, 2013.

Effective April 1, 2019, the board has adopted the following changes:

Habilitation Services – Effective April 1, 2019, the Plan will cover medically necessary inpatient and outpatient habilitative care for mental health conditions and congenital birth defects. Habilitative care is limited to certain treatment, such as speech, physical and occupational therapies that either improve a function or maintain function where significant deterioration would result without treatment. Outpatient treatment habilitative care for non-mental health conditions is limited to 40 visits per year.

Spinal Treatment - The Plan currently limits all non-surgical spinal treatment (typically provided by chiropractors), including x-rays, to 25 visits up to \$25 per visit each calendar year. Effective April 1, 2019, non-surgical spinal treatment will be limited solely to 25 visits per year (the dollar limit and x-rays are deleted from this benefit). All treatment, including X-rays, will be subject to medical necessity.

Male sterilization – Male sterilization is covered at 100 percent when services are provided by Preferred Providers. Services provided by Non-Preferred Providers are subject to Non-Preferred benefit levels including coinsurance, deductible and balance billing.

If you have any questions regarding the information outlined in this notice, please contact the Administration Office at (206) 441-7574 or (800) 331-6158 extension 3549.

**Board of Trustees
Cement Masons and Plasterers Health and Welfare Plan**