

Cement Masons & Plasterers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

December 20, 2021

**To: All Plan Participants in the
Cement Masons and Plasterers Health and Welfare Plan**

Re: Benefit Changes

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep it with your benefit booklet for future reference.

Outpatient Office Visits

Effective **January 1, 2022**, in-network outpatient office visits are subject to a \$20 copay. After the \$20 copay, in-network office visits are paid in full and are no longer subject to deductible or coinsurance. Out-of-network office visits continue to be subject to the deductible and coinsurance.

Alternative Care

Effective **January 1, 2022**, the \$1,000 annual benefit maximum for alternative care is removed. Alternative care benefits include acupuncture, massage therapy, and naturopathic treatment and are limited to 26 combined visits per calendar year. In-network office benefits are subject to a \$20 copay per visit. Visits are not subject to deductible or coinsurance. Out-of-network office visits continue to be subject to the deductible and coinsurance.

MAP Assistance Program

Effective **October 1, 2021**, the Trust provides counseling resources through the First Choice Health Member Assistance Program (MAP). MAP provides counseling, coaching and problem-solving services that are free, convenient, and confidential with a licensed behavioral health provider. The Member Assistance Program includes:

1. 24/7 Service Line by Licensed Counselors and Trained Call Center Staff for immediate assistance.
2. Counseling Services for up to 3 visits covered in full by the program every year. Additional visits may be covered by the Medical Plan, subject to Plan provisions and limitations. Counseling is provided for a variety of family, relationship, emotional, behavioral, mental health, and substance abuse concerns, including:
 - Anxiety/Depression/Other Concerns
 - Mental Health Issues
 - Couples/Relationships/Parenting
 - Crisis Support
 - Alcohol/Drug/Other Addictions
 - Grief and Loss
 - Work Conflict
 - Domestic Violence

In addition, MAP provides the following work-life resources:

- Legal and Financial
- Childcare and Eldercare
- Identity Theft
- Home Ownership

Additional information can be found in the enclosed flyers or by calling [add phone number].

Dental Personal Protective Equipment

Effective **May 1, 2020 through March 31, 2022**, appropriately billed charges by a licensed dental office for dental personal protective equipment will be covered up to \$20 per visit.

Telemedicine Service

Effective **March 1, 2020 through December 31, 2022**, the Trust will cover medically necessary services provided by a physician or other covered provider via telephone or video conferencing. Benefits are subject to the Plan's applicable copays, deductibles and coinsurance based on the type of service being provided. This temporary benefit is subject to the following conditions:

- For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) to be covered, the telehealth/telemedicine consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
- Reimbursement for use of a telemedicine service such as Teladoc (or regional telehealth service) for which the member paid out-of-pocket will be paid up to the allowed amount.
- Charges for missed appointments are not covered and are excluded from plan coverage.
- All visits and treatment must be appropriately documented and billed.

Benefit Clarification

If a Retiree or Dependent of a Retiree is eligible for Medicare Part B, benefits under the Plan are provided as if the Retiree or Dependent is enrolled in Medicare Part B, regardless of whether they actually enroll Medicare Part B. Accordingly, it is very important that you enroll in Medicare Part B when you are eligible. The Usual, Customary, and Reasonable Charge for out-of-network providers is not the same as the Reasonable Charge as defined in the outpatient dialysis provision. The Reasonable Charge for outpatient dialysis applies regardless of whether a provider is in-network or out-of-network.

If you have any question regarding the information outlined in this notice, please contact the Administration Office at (877) 367-0528, option 0.

Board of Trustees

Cement Masons and Plasterers Health and Welfare Plan

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Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.