



AUTOMOBILE MECHANICS' LOCAL 701 WELFARE FUND

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IMPORTANT BENEFIT PLAN CHANGES

The Trustees of the Automobile Mechanics' Local No. 701 Union and Industry Welfare Fund have made certain changes to the **Premier Plus**, **Premier**, and **Pre-Medicare Retiree** plans (collectively, the "Plans") as documented in the applicable combination Summary Plan Description and Plan Document ("SPD/Plan") that was previously provided to you. Each change is summarized below and is effective as of the date indicated below.

1. The **Premier Plus and Premier** Plans were amended to increase the Death Benefit and Accidental Death & Dismemberment Benefit from \$20,000 to \$40,000 effective October 1, 2022 and also change the funding of the Death Benefit and Accidental Death & Dismemberment Benefit from self-funded to fully-insured, effective as of July 1, 2022.
2. The **Premier Plus, Premier and Pre-Medicare Retiree** Plans were amended to add Applied Behavioral Analysis treatment as a covered benefit, effective as of September 1, 2022.

SUMMARY OF MATERIAL MODIFICATIONS

This document, referred to as a “summary of material modifications,” is intended to supplement the SPD/Plan. You should retain this summary of material modifications with your copy of the SPD/Plan. If you have any questions, you may contact the Fund Office (708) 482-0110 ~ Toll Free (800) 704-6270.

1. Increase of Death Benefit Amount and Change Funding From Self-Insured to Fully-Insured Benefit

The **Premier Plus** and **Premier** Plans increased the Death Benefit and Accidental Death & Dismemberment Benefit amount from \$20,000 to \$40,000 and also changed the funding of the Death Benefit and Accidental Death & Dismemberment Benefit from self-funded to fully-insured. Accordingly, effective October 1, 2022, the Schedule of Benefits tables in the SPD/Plans were updated to reflect this change as follows:

Death Benefit (Active Employees and Totally Disabled Former Active Employees Only)	
Amount	\$20,000 <u>\$40,000</u>
Accidental Death & Dismemberment Benefit (Active Employees Only)	
<ul style="list-style-type: none"> • Death • Both Hands • Both Feet • One Hand and One Foot • Entire Sight of Both Eyes • One Hand and Entire Sight of One Eye • One Foot and Entire Sight of One Eye 	\$20,000 <u>\$40,000</u>

In addition, the Plan Description subsection of the Administrative Information section in the **Premier Plus** and **Premier** SPD/Plans were updated to reflect the change in funding for the Death Benefit and Accidental Death & Dismemberment Benefit from self-funded to fully-insured. Accordingly, effective July 1, 2022, the Plan Description subsection will now read as follows:

Plan Description

This Plan is a group health plan maintained for the purposes of providing medical, prescription drug, dental, vision, disability, death, HRA and accidental death and dismemberment benefits.

All benefits described in this booklet, except for vision benefits, death and accidental death and dismemberment benefits, are self-funded by the Automobile Mechanics’ Local No. 701 Union and Industry Welfare Fund. Vision benefits are provided under an insured arrangement with VSP. Death and accidental death and dismemberment benefits are provided under an insured arrangement with Standard Insurance Company. A list of the providers servicing the Plan will be provided to you, free of charge, upon request.

2. Addition of Applied Behavioral Analysis Treatment as a Covered Benefit

The **Premier Plus**, **Premier** and **Pre-Medicare Retiree** Plans added coverage for Applied Behavioral Analysis (ABA) therapy to treat autism spectrum disorder. Accordingly, effective September 1, 2022, the Covered Medical Expenses sections in the SPD/Plans were updated to reflect this change to add a new covered service as follows:

- Charges incurred for Applied Behavioral Analysis (ABA) therapy for the treatment of autism spectrum disorder.