

4th DISTRICT IBEW HEALTH FUND

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IMPORTANT NOTICE ABOUT CHANGES TO THE 4TH DISTRICT IBEW HEALTH PLAN

July 1, 2012

This Notice explains an important change that is being made to the 4th District IBEW Health Plan, effective immediately. You are urged to carefully review this Notice and address any questions to the Benefit Office. This Notice should be kept with your records of Plan activities.

Changes to the Plan under the Mental Health Parity & Addiction Equity Act

Final regulations governing the Mental Health Parity and Addiction Equity Act of 2008 require the Plan to provide mental health and substance use disorder benefits at the same level as medical and surgical benefits, including deductibles, payment factors, out-of-pocket expenses, inpatient stays, and outpatient visits. These changes must generally be made to the Plan by October 1, 2013, however the Board is making certain changes now to comply in good faith with the Act. As a result, the following important changes are being made to the Plan as of July 1, 2012:

- **Outpatient Payment Factor is Increased**

The payment factor for outpatient mental health/substance use disorder benefits will be raised to 80% for in-network services and 60% for out-of-network services. This will bring the payment factors to the same level as those already in place for medical/surgical benefits.

- **Daily Treatment Limitation is Eliminated**

The Plan currently allows multiple treatment sessions for mental health/substance use disorders during a single day, but limits reimbursement for the treatments to \$100 per day. Effective July 1, 2012, this daily maximum no longer applies.

Please feel free to contact the Benefit Office with any questions.

Sincerely,

Board of Trustees