

IBEW LOCAL NO. 9 FRINGE BENEFIT FUNDS

IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund
IBEW Local No. 9 and Line Clearance Contractors 401(k) Retirement Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

AUGUST 2021

IMPORTANT INFORMATION ABOUT YOUR BENEFITS

Dear Participant:

The Trustees of the IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund (the Fund) are providing you with this notice to explain an addition to your benefits to include coverage for applied behavioral analysis therapy.

Coverage for Applied Behavioral Analysis (ABA) Therapy

Effective January 1, 2021, benefits are payable for applied behavioral analysis (ABA) therapy for treatment of autism spectrum disorder. This means that benefits are payable for ABA services provided on or after January 1, 2021, so you can submit claims for ABA services provided on or after that date.

ABA therapy is covered as follows:

	In-Network	Out-of-Network
Applied Behavioral Analysis (ABA) Therapy	10% (deductible applies)	20% 50% (Non-Administrative Provider)

A Final Note

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes being made to the Fund’s plan of benefits. You should read this SMM carefully and keep it with your copy of the Plan’s Summary Plan Description (“SPD”) that was previously provided to you. If you have any questions regarding these changes, or about your benefits in general, please contact the Fund Office at (877) 423-9155.

Sincerely,

The Board of Trustees

Notice of Grandfathered Health Plan Status. The IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund believes its entire plan of benefits, including the retiree option provided therein, is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits, once those consumer protections become effective for the plan. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at (877) 423-9155. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This announcement, which serves as a Summary of Material Modification, contains highlights of certain features of the IBEW Local No 9 and Line Clearance Contractors Health & Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.