



LOCAL 36 BENEFIT FUNDS

2319 CHOUTEAU AVE., SUITE 300 · ST. LOUIS, MO 63103 · www.smw36benefits.org
Tel: (314) 652-8175 Toll-Free: (800) 741-9411 Fax: (314) 652-0338

Summary of Material Modification

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund (your Welfare Plan) periodically review the benefits provided by your Welfare Plan to determine if there are changes that are needed so that your Welfare Plan can continue to provide the richest benefits possible while maintaining Plan assets, keeping down costs to you, and maintaining, to the extent possible, the contribution and self-pay rates.

Coverage of Analgesics/Anti-Inflammatory Medication Available in Over-The-Counter Forms

Analgesics/Anti-Inflammatory Medications such as Ibuprofen and Naproxin are readily available in Over-The-Counter (OTC) forms of either the generic or brand version (or both) of the medication. These OTC forms are identical medicines, although the milligram dosage may vary, to those available by prescription so there is no medical reason for the prescription. In addition, these OTC forms are available at a lower cost to you and to the Plan when compared to the prescription forms of the medication.

The Plan does not cover medicines or drugs which do not require a prescription, see Section 9.4(1) of your SPD. Effective, July 1, 2016, if an analgesic (for example ibuprofen, acetaminophen, or naproxen) is available in an OTC form, even if that OTC form is a different strength or dosage, then the medicine or drug is classified as not requiring a prescription and will not be covered by the Prescription Drug Benefit. This change does not impact coverage of aspirin under the Affordable Care Act wellness and preventive benefits.

Opioid Transition Management

Narcotic addiction and abuse is a terrible and difficult to treat problem. The Mental Health and Substance Use Disorder Benefits in the plan include Opioid Transition Medication (for example, Suboxone) as treatment for individuals abusing or addicted to opioid/narcotic medication. These medications, which are expensive, are designed reduce opioid dependence by providing a step down drug as part of a comprehensive treatment program. The Plan has implemented an Opioid Transition Management Program that will incorporate Intensive Case Management, provided by the Plan's Mental Health and Substance Use Disorder Provider, E4Health, along with close supervision to monitor compliance and transition to lesser care within twelve months of starting medication therapy. If you are currently on an Opioid Transition Medication you have been, or will be, contacted by a Case Manager to get you enrolled in this program. If, in the future, this program would apply to you then you will be contacted by a Case Manager in

conjunction with the prescription of this type of medication so as to start the process of working with you to provide you with the best path to recovery.

Assignment of Medical Benefits

The Plan provides for direct payment to providers in connection with medical claims under an assignment by the covered individual. That assignment is not intended to extend to assigning providers any other rights under the plan including the right to file an appeal. The Plan has been amended to clarify the limits on assignment as follows:

In general, except to the extent required by law, Medical Benefits are non-assignable and are not subject to execution, attachment, garnishment, or levy by any creditor of the Member. Benefits, however, will be automatically paid to the provider of services upon receipt of an approved itemized bill unless proof is submitted with the bill indicating that the bill has been paid by the Member or Qualified Dependent, in which case benefits will be paid directly to the Member. This assignment in favor of providers applies to the payment of claims and does not extend to any other rights the Member or Qualified Beneficiary has under the Plan including, but not limited to, the right to file an appeal.

You should keep this notice with your important plan documents. If you have any questions about the changes described in this Notice you can call the Fund Office at (314) 652-8175.