

**SMART LOCAL 36 WELFARE FUND**  
**Summary of Material Modification**  
**Applicable to All Participants**  
**Saint Louis Plan**  
**Arkansas Plan**  
**Missouri Plan B**

The Trustees of the International Association of Sheet Metal, Air, Rail and Transportation Workers ("SMART") Local Union No. 36 Welfare Fund (your Welfare Plan) are pleased to announce the following benefit changes.

The Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) is a federal law that generally prevents group health plans and health insurance issuers that provide mental health and substance use disorder (MH/SUD) benefits from imposing less favorable benefit limitations on those benefits than on medical/surgical coverage. The Trustees of the SMART Local 36 Welfare Fund have worked to ensure that the Plan has been in compliance with the MHPAEA. As part of those efforts, the Trustees regularly review the plan design and amend the benefit when needed. For this reason, the Trustees have made two changes to the MH/SUD benefits effective April 1, 2022.

**Applied Behavioral Analysis (ABA) Therapy**

Applied behavior analysis (ABA) is a type of therapy that teaches skills and proper behavior through reinforcement often prescribed for children with Autism Spectrum Disorder. The goal of ABA therapy is to increase behaviors that are helpful and decrease behaviors that are harmful or affect learning by increasing language and communication skills; improving attention, focus, social skills, memory, and academics; and decreasing problem behaviors. These therapies are available through the family's school district starting as early as age 3 and the Fund encourages families to explore and use these services. Sometimes children and families need additional or other services. Accordingly, effective April 1, 2022, the exclusion in the plans for ABA Therapy is eliminated. In addition, the definition of physician in the Arkansas Plan is amended to clarify that it includes mental health professionals.

**Residential Treatment**

Both MH/SUD and medical/surgical conditions can require residential care that is care that includes individual and/or group treatment provided in a residential setting. The Plans exclude "Maintenance care or custodial care where medical services are only incidental." See Section

7.5(4) in the St. Louis SPD. The Plans reiterated this exclusion in the portion of the Plan detailing coverage of MH/SUD benefits. To ensure that the same standards are applied the separate exclusion for Residential Treatment in that portion of the plan, section 8.5 (a) is eliminated, and those benefits reference the medical exclusion. As with all benefits, residential treatment must be medically necessary and appropriate whether being prescribed as part of MH/SUD or medical/surgical care. In addition, the plan coverage is based in part on whether a provider is in-network or out-of-network. If you need assistance in locating an in-network treatment facility you can call the Fund Office for a list.

if you have a question about these benefits call the Fund Office. In all other respects the Plans of Benefits are not changed.

*The Saint Louis Plan and the Missouri Plan B are non-grandfathered plans under the Affordable Care Act and provides all the benefits required for a non-grandfathered plan. The Arkansas Plan is a grandfathered plan under the Affordable Care Act 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 your 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.*

*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 the Fund Office, (314) 652-8175. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.*

**Trustees of the Sheet Metal Workers' Local 36 Welfare Fund**