

**BEER INDUSTRY-
LOCAL UNION NO. 703 HEALTH AND WELFARE FUND
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SUMMARY of MATERIAL MODIFICATIONS

The Trustees of the Beer Industry - Local Union No. 703 Health and Welfare Fund Board of Trustees are pleased to announce the following improvements to the Welfare Plan benefits.

Expansion of Benefits for Applied Behavior Analysis Therapy

Effective January 1, 2022, the Plan of Benefits has been amended to provide coverage for Applied Behavior Analysis Therapy (ABA Therapy), whether provided in home or in a clinic. Coverage is not subject to preauthorization or precertification. Any benefits provided must meet all requirements for coverage under the Plan, including medical necessity.

Expansion of Therapy Provided as part of the Home Health Care Plan

Effective January 1, 2022, the Plan of Benefits has been amended to expand the Home Health Care benefit explained on Page 31 of the Summary Plan Description, 2017 edition. The Plan will now provide coverage for a Licensed therapist services to provide physical, occupation, mental health, or speech therapy services as part of the Home Health Care benefit. All other restrictions and limitations on the Home Health Care benefit remain in place.

Expansion of the Diabetic Education Benefit

Effective January 1, 2020, the Plan of Benefits has been amended to eliminate the \$300 lifetime limit on diabetic education and services provided by a Nutritionist.

Coverage of Childhood Immunizations and Physical Examinations for Children

Effective January 1, 2020, the Plan of Benefits has been amended to provide that childhood immunizations and one physical examination are covered for all covered participants aged 18 or younger.

The Plan's "Grandfathered" Status

The Trustees of the Beer Industry – Local Union No. 703 Health and Welfare Fund have determined that the Plan 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 the Affordable Care Act 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.

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 Fund Office at 708-429-0046. 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,
BOARD OF TRUSTEES
Beer Industry 703
Health & Welfare Fund