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MEMORANDUM

DATE: 6/15/15
TO: Participants of the Joint Welfare Fund of Local 164
FROM: Fabian & Byrn, LLC Third Party Administrator for IBEW Local Union No. 164 Welfare Fund

**SUMMARY OF MATERIAL MODIFICATION TO THE
JOINT WELFARE FUND OF LOCAL 164, IBEW
EIN: 22-1537766**

The following is a modification to the provisions of the Summary Plan Description. Keep it with your copy of the Summary Plan Description for easy reference.

Retroactive to March 1, 2015, the Joint Welfare Fund will make the following changes:

Substance Abuse benefits

Plan A members will be eligible for the substance abuse benefit, retroactive to 3/1/15. Pre-authorization is required for all in-patient services through the mental health network which is Intervention Strategies. Contact Intervention Strategies at 800 663-0404 for pre-authorization of in-patient claims, participating providers and claim filing information for all substance abuse claims.

Payment of Substance Abuse benefits for Plan A and Plan B members

For out-patient services, there is a \$25 co-pay for **participating** (Intervention Strategies) providers.

Non-participating providers are paid at 50 % of Usual, Customary and Reasonable after the annual deductible is met.

For in-patient services the substance abuse benefit is paid at 100% after a \$200.00 co-pay for **participating** providers. For inpatient services at **non-participating** facilities, the substance abuse benefit is paid at 50% of Usual, Customary and Reasonable after the deductible and a \$200.00 co-pay.

The combined inpatient benefit for all services, medical, behavioral and substance is 100 inpatient days per confinement. All behavioral and substance abuse inpatient services must be pre-authorized through Intervention Strategies at 800 663-0404.

