

# CANTON ELECTRICAL WELFARE FUND

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## SUMMARY OF MATERIAL MODIFICATION FOR THE SUMMARY PLAN DESCRIPTION OF THE CANTON ELECTRICAL WELFARE FUND

Effective November 1, 2011, the Plan was amended to provide for the same level of benefits for the treatment of mental health and nervous disorders and drug and alcohol abuse treatment as the Plan provides for the predominate levels of coverage for medical and surgical benefits in accordance with applicable provisions of the Mental Health Parity and Addiction Equity Act. That means that, for In-Network outpatient coverage, the Plan will pay 85% after the deductible, and for Out-of-Network outpatient coverage, the Plan will pay 65% after the deductible. This also means that the prior Outpatient visits per calendar year are eliminated. The following **changes** are being made to the Summary Plan Description:

### I. SCHEDULE OF BENEFITS

#### A. ELIGIBLE EMPLOYEES, OFFICE & SALARY PARTICIPANTS, ELIGIBLE RETIREES UNDER AGE 65 AND ELIGIBLE DEPENDENTS UNDER AGE 65

	In-Network benefits*	Out-of-Network benefits*
General Plan Provisions		
Mental Health and Nervous Disorders		
Inpatient and outpatient coverage (hospital)	The Plan pays 85% after deductible	The Plan pays 65% after deductible
Drug and alcohol abuse treatment		
Inpatient and outpatient coverage	The Plan pays 85% after deductible	The Plan pays 65% after deductible

\* In-Network and Out-Of-Network Benefits are reimbursed based upon PPO contractual obligations and no benefits are paid for services over UCR for AultCare or over the Traditional Amount for Medical Mutual.

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#### **Mental Health Care Services (page 35):**

Mental health care services are provided for the diagnosis, evaluation or treatment of mental illness. Benefits are generally not payable for the treatment of a mental deficiency or mental retardation once the condition is diagnosed. For example, medical expenses for diagnosis of Downs Syndrome or Autism are covered expenses however the treatment of such condition by therapy or otherwise is not covered.

(over)

**Drug Abuse and Alcoholism Services (page 35):**

Detoxification and rehabilitation services are provided for the treatment of Drug Abuse or Alcoholism in addition to the appropriate services listed in the Mental Health Care Services section.

In order to be eligible for inpatient benefits the covered person must complete the program provided for alcohol and drug abuse.

Services not covered under this benefit include:

- Treatment not prescribed and performed by a physician or licensed psychologist.
- Legal services, recreational, vocational, financial, or educational counseling, except as part of a chemical dependency treatment program.
- Detoxification or drug withdrawal programs not rendered by a hospital or as part of a maintenance program.
- Personal comfort items.
- Marriage or family counseling except as part of a psychiatric treatment program.
- Charges for services provided by a Social Worker.

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Please keep this information with your Summary Plan Description. Also, if you have any questions regarding these changes, please contact the Fund Office.

December 22, 2011

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