

# AUTOMOTIVE INDUSTRIES WELFARE TRUST FUND

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Date: October, 2023

To: Participants in the Automotive Industries Welfare Fund Plan (including COBRA Participants) who are enrolled in one of the Indemnity Plans (A, B or C)

From: Board of Trustees, Automotive Industries Welfare Fund Plan

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This Participant Notice provides **information that is VERY IMPORTANT to you and your dependents**. Please take the time to read it carefully.

## MENTAL HEALTH AND SUBSTANCE USE DISORDER BENEFITS EFFECTIVE JULY 1, 2023

The Board of Trustees has made the following changes and/or clarifications to your benefits effective for services received on or after July 1, 2023. These changes apply to all Indemnity plan options.

- At this time, the SPD/Plan Document requires **preauthorization prior to an inpatient confinement “in a hospital”** (except for treatment for emergency services and routine childbirth). The Trustees have revised the wording to clarify that this requirement also applies to overnight stays in a residential treatment facility and inpatient rehabilitation.
- The SPD/Plan Document includes benefits for **Case Management with Anthem Blue Cross**. The Trustees have revised the provision to make it clear that Case Management is also available for a disability resulting from a Mental Health or Substance Use Disorder.
- The **exclusion for “obesity, weight reduction, or diet control programs”** has been revised to make it clear that medically necessary treatment of an eating disorder will be covered under the behavioral health benefits of the Plan.
- **Hypnotism, stress management, biofeedback treatment and any other goal-oriented behavior modification therapy**. While hypnotism, stress management, biofeedback, and goal-oriented behavior modification therapy are generally excluded, they will be covered to the extent prescribed as medically necessary to treat a mental health or substance use disorder condition as a behavioral health benefit under the Plan.
- The **exclusion for “charges for services associated with sex transformations and resulting complications”** has been removed. This means that the Plan will cover medically necessary services related to the treatment of gender dysphoria including

psychotherapy, hormone replacement therapy, laboratory testing to monitor hormone therapy and gender reassignment surgery. These will be covered at the Plan's regular cost-sharing depending on type/location of services, and subject to the Plan's existing terms and limitations. The Plan will continue to exclude any treatment for cosmetic reasons, as defined in the Summary Plan Description (SPD).

- **Exclusion for Marriage and Family Counseling:** The Trustees have added language clarifying that the exclusion does not apply if marriage and family counseling is prescribed as medically necessary to treat a mental health or substance use condition covered under the Plan.
- **Exclusion for Habilitation Services:** The Trustees have added an exception to this exclusion to clarify "except as in connection with medically necessary treatment of autism or other covered mental health diagnosis."



Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the AI Trust Fund Office at (800) 635-3105.

**Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Trust Fund Office.**

*In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.*