

# Welfare Fund Benefits Office

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United Food & Commercial Workers Local 655  
13537 Barrett Parkway Drive, Suite 100  
Manchester, Missouri 63021  
(314) 835-2700 • Toll-Free (866) 565-2700 • Fax (314) 966-9848

September 2013

Dear Plan Participant:

As Trustees of the United Food & Commercial Workers Local 655 Welfare Fund (the “Plan”), we value your service and are proud to offer coverage to help meet the health care needs of you and your family. We are writing to let you know of improvements to your benefits, effective September 1, 2013.

## ***Compliance with the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA)***

In compliance with the Mental Health Parity and Addiction Equity Act, the Plan is improving the mental health and substance abuse treatment benefits, effective September 1, 2013. These improvements include the following:

- The Plan is eliminating visit limits and day limits on the mental health and substance abuse benefits;
- The Plan is adding coverage of out-of-network mental health and substance abuse benefits; and
- The Plan will cover in-network and out-of-network mental health and substance abuse benefits at the same copayment and coinsurance rates at which the Plan covers medical and surgical benefits.
- Mental health and substance abuse treatment expenses will now be counted toward your out-of-pocket maximum.

Up to six free counseling sessions will continue to be provided through the Plan’s Member Assistance Program (MAP). You may contact a People Resources care manager at (800) 765-9124 for assistance (24 hours per day, seven days per week, 365 days per year).

You must still seek prior authorization for inpatient mental health and substance abuse treatment; however, outpatient mental health and substance abuse treatment is not subject to the preauthorization requirement. See your medical identification card for the number to call for such prior authorization.

## ***Smoking Cessation***

Smoking cessation programs will now be covered at the same coinsurance as other medical benefits in your Plan unless otherwise mandated under the Affordable Care Act as a Preventive Service. These programs are no longer subject to a calendar year or lifetime benefit maximum. Smoking cessation medications are no longer subject to preauthorization.

## ***Breast Pumps***

Breast pumps are now covered by the Plan as Durable Medical Equipment unless coverage is otherwise mandated under the Affordable Care Act as a Preventive Service.

### ***Over-the-Counter Medications***

Over-the-counter medications are covered only when required under the Preventive Services benefit, and only when prescribed by your physician.

### ***Genetic Testing***

Unless mandated by the Affordable Care Act, the Plan generally excludes genetic testing, such as:

- Genetic analysis of an embryo;
- Detection of genetically transmitted characteristics, including but not limited to pre-parental genetic testing to determine if an individual is at risk of passing on a particular gene mutation and prenatal genetic testing to determine if a developing fetus is at risk for inheriting a genetic disease or trait;
- Medical or surgical services or procedures performed to avoid the possibility or risk of an illness or disease;
- Genetic testing of a Plan participant's family members not covered by the Plan;
- Home genetic testing kits and services;
- Genetic testing by out-of-network providers; and
- Genetic testing and counseling for BRCA 1 and BRCA 2 mutations from non-network providers.

### ***Questions?***

If you have any questions regarding these changes, please contact the Fund Office at (314) 835-2700, or toll-free at (866) 565-2700. You may also check your eligibility online at [www.655hw.org](http://www.655hw.org).

We hope that you are pleased with this improvement to your Plan of benefits.

Sincerely,

The Board of Trustees  
UFCW Local 655 Welfare Fund

<p><b>Note:</b> This letter serves as an official Summary of Material Modifications (SMM) to the United Food and Commercial Workers Union Local 655 Welfare Fund. This SMM provides you with information about certain changes to the Plan's benefit provisions that were adopted by the Board of Trustees. Please keep this SMM with your Summary Plan Description for future reference.</p>
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