

SUMMARY OF MATERIAL MODIFICATIONS

Date February 2014

To: Active Self-Funded and Kaiser participants and their Dependents, including COBRA beneficiaries, in Plans 24 & 26 of the Bay Area Automotive Group Welfare Fund

From: The Board of Trustees

PLAN CHANGES CONCERNING COVERAGE OF MENTAL HEALTH & TREATMENT OF SUBSTANCE ABUSE

This is a Notice concerning certain material modifications that have been made to the Bay Area Automotive Welfare Fund's Plans 24 & 26 to comply with the "Mental Health Parity and Addiction Equity Act." The Plan improvement for Substance Abuse took effect on October 1, 2013 and for Mental Health on December 1, 2013. Please take the time to read this notice carefully. If you are enrolled in Kaiser, your Mental Health benefits provided through Kaiser already comply with the Act. Your Substance Abuse benefits will be provided through Teamsters Drug/Alcohol Program (TAP) as described below.

Contact the Fund office at 1-800-267-3232 if you have questions.

MENTAL HEALTH

	OLD BENEFITS		NEW BENEFITS	
	In-Network	Out-of-Network	In-Network	Out-of-Network
In-Network Provider	Anthem Blue Cross		Anthem Blue Cross	
Inpatient Preauthorization Requirement	Preauthorization through Anthem Blue Cross for non emergency hospital admissions is required		Preauthorization through Anthem Blue Cross for non emergency hospital admissions is required Preauthorization Review: 1-800-274-7767	
Inpatient Mental Health Benefit	In-Network	Out-of-Network	In-Network	Out-of-Network
	Plan pays 80% subject to deductible	Plan pays 60% subject to deductible	Plan pays 80% subject to deductible	Plan pays 60% subject to deductible
	Limited to a maximum of 20 days per year		20-day per year limit is eliminated	
Outpatient Mental Health Benefit	In-Network	Out-of-Network	In-Network	Out-of-Network
	70% per visit subject to deductible		\$10 copay per visit	Plan pays 60% subject to deductible
	Limited to 50 visits per year		50-day per year limit is eliminated	

SUBSTANCE ABUSE

	OLD BENEFITS		NEW BENEFITS	
In-Network Provider	Teamsters Drug/Alcohol Program (TAP)		Teamsters Drug/Alcohol Program (TAP).	
Inpatient Preauthorization	Preauthorization through TAP is required		Preauthorization through TAP is required. Customer Service: 1-800-253-8326	
Outpatient Pre-Authorization	Preauthorization through TAP is required		Preauthorization through TAP is recommended	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Inpatient Substance Abuse Benefits	100% TAP approval required		Plan pays 100% for 1 st admit. Subsequent admits: Plan pays 80% subject to deductible	Plan pays 60% subject to deductible
	Limited to 2 courses of treatment per lifetime (inpatient and outpatient combined)		2 courses of treatment per lifetime limit is eliminated	
Outpatient Substance Abuse Benefits	100% TAP approval required		Plan pays 80% subject to deductible	Plan pays 60% subject to deductible
	Limited to 2 courses of treatment per lifetime (inpatient and outpatient combined)		2 courses of treatment per lifetime limit is eliminated	

PLAN CHANGE CONCERNING COVERAGE OF “LAWFUL SPOUSE”

The Plan covers as a dependent “your lawful spouse.” Based on the US Supreme Court’s June 2013 *Windsor* decision, effective immediately the Plan will cover a same sex spouse lawfully married in a state that recognizes same sex marriage. Effective July 2013, California began to allow same sex couples to lawfully marry.

* * *

Please keep this important notice with your Plan Document/Summary Plan Description for easy reference to all Plan provisions. Should you have any questions, please contact the Fund Office. Receipt of this notice does not constitute a determination of your eligibility. If you wish to contact the Fund Office call the number listed above on this notice.

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

* * *

Para obtener asistencia en Espanol, llame al (800) 267-3232