

SUMMARY OF MATERIAL MODIFICATIONS

Effective January 1, 2017:

BENEFIT IMPROVEMENTS

- Local 723 Health & Welfare Fund offers a Medical Management Service. Depending on your condition you may receive a letter or phone call from the Fund's Medical Management providers asking if you wish to actively participate in your Managed Care. This program is at no cost to you and the Trustees encourage you to take advantage of this program.
- Local 723 Health & Welfare Fund's Dental Plan allows for four Cleanings per year.

The following modifications will be effective June 1, 2017:

- Pain Management such as epidural injections will now be an eligible benefit provided pre-certification is approved and services are provided in-network only and rendered under all guidelines of the Plan.
- The following have been added to the **General Exclusions** Section in your current Summary Plan Description (SPD).
 - Coverage for self-inflicted injuries or illnesses including but not limited to injuries or illnesses contributing to or caused while engaging in high-risk recreational or hazardous activities. This exclusion does not apply to injuries or illnesses that are self-inflicted due to a medical condition or from domestic violence where they would otherwise be covered by the Plan.
 - Any and all illegal activity or behavior. Charges for services received a result of injury or illnesses caused by or contributed to by engaging in an illegal act or occupation; by committing or attempting to commit any crime, criminal act, assault or other felonious behavior; or by participation in a riot or public disturbance.
 - Care or treatment of any injury or illness caused, exacerbated or worsened by the Participant (or in the case of a minor or incompetent child, parent's or legal guardian's) intention or negligent disregard of or failure to follow the medical advice, recommendations or directions of the participants self or minor incompetent child's attending Physician, hospital or other health care professional (including but not limited to and by way of example, use of unprescribed "alternative treatments" in lieu of procedures or medicines recommended or prescribed by the attending physician or leaving a hospital against physician or hospital advise. This exclusion will also include refusal to participate in Medical Management when deemed appropriate by the Fund's Medical Management providers.