



TEAMSTERS WELFARE FUND OF NORTHERN NEW JERSEY LOCAL 723

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Material Modifications Effective November 1, 2020

Mental Health

Due to the need for Mental Health Visits the Health Fund will allow out of Network visits for Mental Health.

This benefit improvement does not include outpatient or inpatient services at a Hospital or a Clinic.

If you see an out of Network Mental Health specialist the Fund will pay 150% of the Medicare Fee Schedule and you may be responsible for your balance and your copayment of \$20.00. **If you use an in-network provider you will not receive a balance bill, however, you will be responsible for your \$20.00 copayment.**

If you have any questions regarding this benefit please call the Fund Office.