



**TEAMSTERS WELFARE FUND
OF NORTHERN NEW JERSEY
LOCAL 723**

**714 RAHWAY AVENUE
UNION, N.J. 07083**

SUMMARY OF MATERIAL MODIFICATION

January 1, 2022

No Surprise Act

Effective January 1, 2022 the Health Plan will be amended to comply with the No Surprises Act and the Patient Protection and Affordable Care Act, which was passed with the Consolidated Appropriation Act.

The Plan will not restrict coverage of emergency services based on imposing a time limit between the onset of symptoms and the presentation of the Participant at the emergency department, or because the Participant did not experience a sudden onset of the condition.

A chronic condition or a prior diagnosis will not be covered for emergency room treatment in place of seeing a primary care physician.

In reviewing emergency services, the Plan will consider the details of the claim, including the Participant's symptoms and apply the Prudent Layperson Standard, which defines an emergency medical condition as a situation in which a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to: (1) place the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, (2) serious impairment to bodily functions, or (3) serious dysfunction of any bodily organ or part. In other words, the Participant's symptoms make it an emergency, not the final diagnosis. For example, severe chest pain that creates a suspicion of heart attack and for which cardiac tests are done will be considered an emergency even if the final diagnosis indicates that it was not actually a heart attack.

Reimbursement for Out-of-Network Services Claims - All provider reimbursements for out-of-network emergency services claims will be paid at the billed amount up to a maximum of the Plan's in-network rate for that procedure.