

NATIONAL IAM BENEFIT TRUST FUND
SUMMARY OF MATERIAL MODIFICATIONS

November 2023

The following is a summary of changes to the National IAM Benefit Trust Fund’s (the “Plan”) January 2018 Summary Plan Description (“Medical SPD”) for Medical Plans A+, A, B, C, and D2 (January 1, 2021). This Summary of Material Modifications (“SMM”) supplements the information in the Medical SPD. Please keep this document with your copy of the Medical SPD for future reference.

The Plan is adding coverage for Applied Behavioral Analysis (ABA) therapy for the treatment of autism spectrum disorder. This coverage is retroactive to May 1, 2021.

1. Schedule of Benefits

“Habilitation Services” is added within the Schedule of Benefits under the subheading “Other Medical Services”.

For Plan A/A+:

Type of Service	Plan Pays In-Network	Plan Pays Out-of-Network
OTHER MEDICAL SERVICES		
Habilitation Services ABA therapy only	100% after \$10 copay/visit	70% after deductible

For Plan B:

Type of Service	Plan Pays In-Network	Plan Pays Out-of-Network
OTHER MEDICAL SERVICES		
Habilitation Services ABA therapy only	100% after \$40 copay/visit	50% after deductible

For Plan C:

Type of Service	Plan Pays In-Network	Plan Pays Out-of-Network
OTHER MEDICAL SERVICES		
Habilitation Services ABA therapy only	100% after \$50 copay/visit	Not covered

Receipt of this notice does not constitute a determination of eligibility or coverage. If you wish to verify eligibility or have general questions about this notice, please contact the National IAM Benefit Trust Fund, Customer Service, at 1-800-457-3481.

For Plan D2:

Type of Service	Plan Pays In-Network	Plan Pays Out-of-Network
OTHER MEDICAL SERVICES		
Habilitation Services ABA therapy only	30% after deductible	50% after deductible

2. Mental Health Services

The last paragraph in the Mental Health Services subsection (under the Areas of Limited Coverage section) is revised to include an exception for ABA therapy for the treatment of autism spectrum disorder.

Except for Applied Behavioral Analysis (ABA) therapy for the treatment of autism spectrum disorder, the Plan does not cover diagnoses such as learning, behavioral and developmental disorders under this benefit or under any other benefit. Neither does the Plan cover therapies such as art, music, drama, physical, speech, recreational, occupational, and adjunctive under this benefit or any other benefit.

3. Exclusions

For Plans A/A+, B, and D, item 38 under Exclusions is revised to delete the word autism.

38. Non-medical counseling or ancillary services, including, but not limited to, custodial services, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back to school, return to work services, driving safety and training, educational therapy or other non-medical ancillary services for learning disabilities, developmental delays, or mental retardation.

For Plan C, item 39 under Exclusions is revised to delete the word autism.

39. Non-medical counseling or ancillary services, including, but not limited to, custodial services, behavioral training, biofeedback, neurofeedback, hypnosis, sleep therapy, employment counseling, back to school, return to work services, driving safety and training, educational therapy or other nonmedical ancillary services for learning disabilities, developmental delays, or mental retardation.

4. Glossary

The definition of Mental Health Services is revised to include ABA therapy.

Mental Health Services are the services that are required to treat a disorder that impairs behavior, emotional reaction, or thought processes, but not including substance abuse, and not including learning, behavioral, and developmental disorders except for ABA therapy for the treatment of autism spectrum disorder. In determining benefits payable, charges made for the treatment of any physiological conditions related to mental health will not be considered to be charges made for the treatment of mental health.

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