



THE ROAD
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SUMMARY OF MATERIAL MODIFICATIONS

Date: July 2019

To: Active and Retired Employees and Their Eligible Dependents Participating in the Operating Engineers Local #49 Health and Welfare Fund

From: The Board of Trustees

As your Board of Trustees of the Operating Engineers Local #49 Health and Welfare Fund, we are pleased to announce the following enhancements to your benefits. Please read this Summary of Material Modifications (SMM) in its entirety as it provides details about the benefits.

New Acupuncture Benefit, Effective August 1, 2019 (Actives and Pre-Medicare Retirees and Their Eligible Dependents)

Effective August 1, 2019, medically necessary and appropriate acupuncture procedures will be covered under the Plan. You and your eligible family members may contact the patient advocacy program, Medical Advocate Program (MAP), at (866) 573-5745 to receive assistance in identifying the highest quality acupuncturists.

You and your eligible dependents will be covered at 100% for a maximum of 19 visits combined for acupuncture and/or chiropractic treatment. For example, the Plan will cover a participant who visits a chiropractor 16 times and an acupuncturist 3 times within a calendar year (19 visits in total). The 20th visit will not be covered regardless of whether it is a visit with a chiropractor or an acupuncturist.

- Acupuncture (manual or electroacupuncture) may be considered medically necessary and appropriate for the following indications:
 - Treatment of chronic pain (for a duration of at least 6 months) when the following criteria have been met, prior to the beginning of acupuncture treatment:
 - ◆ A comprehensive history and physical evaluation of the patient has been completed to document etiology of the pain; and
 - ◆ Conservative forms of multidisciplinary therapy (e.g. pharmacologic therapy, physical therapy, psychotherapy) have been tried and have failed to alleviate the pain.
 - Prevention and treatment of nausea associated with surgery, chemotherapy, and pregnancy.
 - Maintenance therapy when:
 - ◆ Patient meets medical necessity above; and
 - ◆ Acupuncture treatment has resulted in positive clinical response demonstrated by one of the following:
 - Decreased use of pain medication; or
 - Objectively measured improvement in function (e.g. Neck Disability Index, Oswestry Disability Index, Pain Disability Index, and Rolan Morris Back Pain Disability Questionnaire); or
 - Improvement in function or stabilization of functional decline indicated by measures at the onset of acupuncture and measures at subsequent follow-up maintenance treatments.

Maintenance therapy is not considered medically necessary and appropriate in all other situations.

- Needle acupuncture is considered **experimental/investigative** for all other conditions, including but not limited to the following due to a lack of clinical evidence demonstrating an impact on improved health outcomes:
 - Substance-related disorders
 - Behavioral health conditions
 - Infertility
 - Obesity/ weight loss
 - Fatigue
 - Allergic rhinitis
 - Asthma
 - Acne
 - Sexual dysfunction
 - Nausea due to conditions other than surgery, pregnancy or chemotherapy
- Electrical stimulation of auricular acupuncture points is considered **experimental/investigative** due to a lack of evidence demonstrating an impact on improved health outcomes.

Increased Hearing Aid Benefit, Effective August 1, 2019 (All Participants)

Effective August 1, 2019, the Hearing Aid Benefit will increase from \$1,000 every 5 calendar years to \$2,000 every 5 calendar years. The increased limit will apply only to claims incurred on or after August 1, 2019, and no more than \$2,000 will be paid during your current 5 calendar year Hearing Aid Benefit period.

Limited Coverage for Trial Procedures and Treatments (All Participants)

The Plan will occasionally cover Board-approved trial procedures and treatments for a limited number of participants and for a limited duration in order to evaluate the efficacy of certain procedures and treatment programs.

In Closing

Please keep this Summary of Material Modifications with your benefit plan booklet so that you will have an up-to-date description of the Fund's benefits.

If you have any questions about these enhancements to your benefits or your benefits in general, please contact the Fund Office at the address or telephone number shown at the top of this Notice.

This Summary of Material Modifications contains only highlights of recent changes to the Operating Engineers Local #49 Health and Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify or terminate the Plan at any time.