

BENEFITS UPDATE

September 2010



The Trustees have made the following changes to the behavioral health and substance abuse benefits provided in the Electrical Insurance Trustees Health & Welfare Plan for Employees of the Contractors' Association, Fund Office, Apprentice School and Union Office (the "Health and Welfare Plan") as described in the Health Care Booklet for Participants in the Health and Welfare Plan dated as of January 1, 2008. These changes are intended to comply with the statutory provisions contained in the Mental Health Parity and Addiction Equity Act of 2008. Please keep this Update with your Health Care Booklet because it supplements the information contained in that Booklet.

The following changes are effective for eligible claims incurred on and after July 1, 2010.

- The separate \$100 out-of-network deductible for behavioral health and substance abuse benefits has been eliminated.
- The limitation of thirty (30) inpatient days per person per year and the thirty (30) outpatient visits per person per year has been eliminated.
- Inpatient, in-network treatment for behavioral health and substance abuse will be covered at 90% of the Plan's PPO negotiated rates after the calendar year deductible is satisfied and outpatient, in-network treatment will be covered at 100% of the Plan's PPO negotiated rate after the calendar year deductible is satisfied (subject to a \$15 copayment which is not applied to the annual calendar year deductible or out-of-pocket maximum).
- All behavioral health and substance abuse expenses shall be aggregated and will apply to the \$2,000 annual calendar year medical benefit out-of-pocket maximum.
- Behavioral health and substance abuse benefits are subject to and included in the \$2,000,000 lifetime limit for medical benefits.
- The \$150 maximum out-of-pocket limitation is eliminated for benefits provided under the structured intensive outpatient substance abuse program.
- Benefits will be extended for treatment for behavioral health conditions and substance abuse when coverage otherwise ends pursuant to the Plan's rules governing the extension of benefits for medical conditions when coverage otherwise ends.
- All other provisions and limitations contained in the Health and Welfare Plan are unchanged and continue to be applicable.

If you have any questions about the benefit changes described in this Update, please contact the EIT Fund Office at 312-782-5442.

IMPORTANT INFORMATION: This Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for Employees of the Contractors' Association, Fund Office, Apprentice School and Union Office. If any conflicts exist between the terms of this Update and the official Health & Welfare Plan document, the terms of the official Health & Welfare Plan document will control. The Trustees reserve the right to amend, modify or terminate the Health & Welfare Plan at any time. Receipt of this Update does not confer any eligibility or entitlement to any benefits under the Health & Welfare Plan.

Electrical Insurance Trustees Health & Welfare Plan
Employer Identification Number: 36-1033970
Plan Number: 501