October 2013

IMPORTANT NOTICE REGARDING YOUR BENEFITS

TO: ALL ELIGIBLE PARTICIPANTS IN THE MICHIGAN LABORERS’ HEALTH CARE FUND

RE: SUMMARY OF MATERIAL MODIFICATIONS (SMM) - Mental Health Parity and Autism Benefits

Dear Participant:

This letter contains a summary of benefit changes that were recently adopted. You should keep this SMM with your SPD for future reference.

**Mental Health Parity**

Because of recent changes in the law, we have modified both in-patient and out-patient benefits for Mental Health and Substance Abuse. **Effective September 1, 2013**, Mental Health and Substance Abuse claims will now be paid at the same level as the Fund’s comparable medical and surgical benefits.

**Autism Benefits**

Recently the Board of Trustees reviewed the benefits provided for the diagnosis and treatment of autism spectrum disorders (ASD) and elected to increase the coverage to permit children of eligible Fund participants to benefit from Michigan’s Autism Coverage Fund (ACF). The Michigan Legislature has appropriated money to the ACF to provide limited reimbursement of certain ASD-related services for children under age 18.

The Fund’s ASD coverage increase only applies to claims for services for which the ACF is required to reimburse the Fund. Increased fund coverage for such claims is limited to amounts that the ACF actually reimburses the Fund in connection with increased ASD-related services. **You should confirm with BCBSM and your health care provider whether ASD-related services that you seek on behalf of your covered child are reimbursable by the ACF BEFORE you incur those services.**
Effective September 1, 2013 the Fund will provide the following, but only for ACF covered services and up to ACF-reimbursed amounts:

- Applied behavior analysis, a specialized treatment for autism
- Physical therapy, speech therapy and occupational therapy provided as part of the treat for ASD
- Nutritional counseling provided as part of the treatment of ASD
- Other mental health benefits to diagnose and treat autism
- Other medical services used to diagnose and treat autism

Participants may obtain information about BCBSM approved autism evaluation centers through the provider directory at bcbsm.com. A provider approved by BCBSM must be used.

ASD-related services that were covered by the Fund prior to this benefit increase remain covered Fund benefits, subject to requirements and up to limits imposed by the Fund.

The Fund’s ASD coverage increase is limited to services for which the ACF is required to reimburse the Fund and is capped at the amounts for which the ACF actually reimburses the Fund. The Fund’s increased ASD coverage will end automatically effective with the end of the ACF’s obligation to reimburse the Fund and/or the State’s funding of the ACF.

If you have any questions regarding the above eligibility changes, contact the Fund Office.

Sincerely,

MICHIGAN LABORERS’ HEALTH CARE FUND
BOARD OF TRUSTEES