



DISTRICT COUNCIL 16
Northern California Health and Welfare Trust Fund
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Date: May 2023

To: All Participants, including COBRA beneficiaries participating in the Indemnity Medical Plan offered by District Council No. 16 Northern California Health & Welfare Trust Fund

From: Board of Trustees

This Participant Notice will advise you of certain information you need to be aware of in order to receive the highest level of benefits from the District Council No. 16 Northern California Health & Welfare Trust Fund. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

ADDITION OF COVERAGE FOR ABA THERAPY
EFFECTIVE MAY 1, 2023

We are pleased to inform you that **effective for services you receive on or after May 1, 2023**, the Board of Trustees has approved the addition of coverage for Applied Behavioral Analysis (ABA) therapy, a common therapy used for the treatment of autism spectrum disorder.

Previously, the Plan generally excluded coverage of educational services and habilitative services. With this new benefit, educational services and habilitative services are covered if they are medically necessary and part of an approved autism therapy plan subject to all other plan provisions and limitations.

ENHANCEMENT OF SPEECH THERAPY COVERAGE
EFFECTIVE MAY 1, 2023

We are pleased to inform you that **effective for services you receive on or after May 1, 2023**, the Board of Trustees has approved the addition of coverage for speech therapy for medically necessary treatment of a mental health diagnosis.

Previously, speech therapy was only covered when a participant had normal speech at one time and lost it due to an illness or injury. With this enhanced benefit, medically necessary speech therapy is also covered when part of treatment for a mental health diagnosis including, but not limited to, autism.

**CHANGES TO DELTA DENTAL PREPAID PLAN (DELTACARE USA (GROUP #76123))
EFFECTIVE JANUARY 1, 2023**

We are pleased to inform you that **effective for services you receive on or after January 1, 2023**, the Board of Trustees has approved enhancements to your DeltaCare USA Plan. The enhancements and applicable copays for services are summarized in the chart attached to this notice.

Previously, dental implants were not covered. With these new enhanced benefits, you will have coverage available for implant procedures subject to the copays outlined in the attached chart.

As with any dental services, it is important to discuss all of your options and costs with your dentist. You can ask your dentist to request a preauthorization which will tell you how much your plan will cover and what your out-of-pocket cost will be prior to receiving the service.

**CHANGES TO DELTA DENTAL PPO PLAN (Group # 00308)
EFFECTIVE JANUARY 1, 2023**

We are pleased to inform you that **effective for services you receive on or after January 1, 2023**, the Board of Trustees has approved an enhancement to your Delta Dental PPO benefits. We are pleased to inform you that the PPO Plan will provide dental implant coverage as of January 1, 2023.

Previously, dental implants were not covered. With these new, enhanced implant benefits, you will receive 80% coverage of the Allowed Charge for a dental implant procedure received with a Delta PPO dentist, up to the calendar year maximum of \$2,000. You will be responsible for any remaining balance, but only up to the PPO contract rate.

As with any dental services, it is important to discuss all of your options and costs with your dentist. You can ask your dentist to request a preauthorization which will tell you how much your plan will cover and what your out-of-pocket cost will be prior to receiving the service.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administrative Office at **(510) 864-6444**.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

In accordance with ERISA reporting requirements this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.