

## TRUSTEES APPROVE SMMs FOR HEALTH PLAN

At its September 2014 meeting, the Board of Trustees has approved three Summary Material Modifications to each of the Health Plan Summary Plan Descriptions. These Summary Material Modifications (SMMs) are **effective immediately** and **will apply to all three Health Fund Summary Plan Descriptions**. They will be added to the SPDs of each plan when new SPDs are published and distributed to the membership. Until then, please keep this article with your current SPD.

The three SMMs are as follows:

- All genetic testing will now require prior authorization from the NJ Carpenters Health Fund.
- Exclusion #14 is to be amended as follows “Charges for telephone consultations, **(including but not limited to Skype or Face Time,**) missed appointments or fees sometimes added for filling out a claim or medical history form.”
- A new Exclusion under the Health Fund states: **“Alternative services, including but not limited to Chelation Therapy, IV Glutathione, IV Vitamins and/or minerals, Immune Drips and Vitamin Treatment, are excluded in the absence of medical necessity.”**