

IDAHO PIPE TRADES TRUST
Administrative Office

Idaho Pipe Trades
Health & Welfare Trust
LU 296 & LU 648



Plumbers & Pipefitters
Pension Trust
LU 296 LU 648 LU 41 IGC

July 15, 2010

SUMMARY OF MATERIAL MODIFICATIONS

To: All Participants
Idaho Pipe Trades Health and Welfare Plan

Subject: Health and Welfare Plan Changes

This is an addendum to the June 1, 2008 Summary Plan Description ("SPD") for the Idaho Pipe Trades Health and Welfare Plan ("Plan"). This Addendum is called a Summary of Material Modifications ("SMM") and it describes important changes to the Plan and revises the description of benefits in the SPD and succeeding SMMs. Please read this SMM carefully and keep it with your SPD booklet and other Plan records.

- Effective April 1, 2010, the 10% Ascend specialty drug member co-pay is limited to \$100 each time the prescription is filled. Also, each member has an annual out of pocket limit of \$2,400 on specialty drugs.
- Effective June 1, 2010, the annual and lifetime limitations on the number of twelve week courses of tobacco cessation drugs Chantix and Zyban through the Pharmacy Benefit Manager (PBM) drug card program are removed. Instead, smoking cessation drugs are covered like other prescriptions under the Plan. Under the CIGNA Quit Today program, the annual limits on the number of eight week supplies of Nicotine Replacement Patches or twelve week supplies of Nicotine Replacement Gum are removed. You must obtain these through CIGNA. Smoking cessation benefits are available for Participants and covered Spouses only.
- Effective June 1, 2010, the lifetime maximum specific to substance abuse treatment is removed. Mental health and substance abuse treatments are part of the overall lifetime maximum of \$500,000 for all allowable expenses under the Plan. Outpatient Mental Health Benefits are covered at 80% instead of 50%.

575 N Ralstin St, Ste B - Meridian ID 83642-4095
Telephone 208-288-1610 FAX 208-288-1670



- As always, the Plan's substance abuse benefits are limited to treatment only for those disorders listed in the International Classification of Diseases as mental and behavioral disorders due to dependence on alcohol or other drugs, including nondependent abuse of drugs. No other disorders or conditions are included in the term "Substance Abuse."
- **Effective June 1, 2010**, your children who are covered under the Plan as full-time students will remain covered during a medically necessary leave of absence that begins on or after June 1, 2010, for up to one year after the first day of that leave of absence. A "medically necessary leave of absence" is a leave from school that begins while your child is suffering from a serious illness or injury, is medically necessary, and causes your child to lose student status under the Plan. You must submit a written statement from your child's physician confirming that your child is suffering from a serious illness or injury, and that the leave of absence is medically necessary. Your child's coverage under the Plan will end before the end of one year if coverage would otherwise terminate (for example, if your child turns 23).