



PAMCAH UA LOCAL 675



ADMINISTRATIVE OFFICE • ANNUITY • COOPERATION
HEALTH & WELFARE • PENSION • TRAINING • VACATION & HOLIDAY

1109 Bethel Street • Suite 403 • Honolulu, HI 96813 • Ph: (808) 536-4408 • Fax: (808) 524-0658

Date November 2023

To: Participants and Dependents in the PAMCAH UA Local 675 Health and Welfare Fund, including COBRA beneficiaries

This notice will advise you of material modifications made to the PAMCAH UA Local 675 Health and Welfare Fund's ("Plan" or "Fund") Summary Plan Description/Plan Document ("SPD"). **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

Removal of Exclusion for Certain Speech Therapy Benefits - Effective October 1, 2023

The chart on page 46 of the SPD regarding coverage of "Physical, Occupational & Speech Therapy" is revised as follows:

In the column "Explanation and Limitation of Benefits," the fourth bullet point under the heading "Not Covered" that states, "For speech therapy, services for children with developmental learning disabilities (developmental delays)" is removed in its entirety.

Clarification Regarding Coverage of ABA Therapy – Effective October 1, 2023

Applied Behavioral Analysis ("ABA") therapy is currently and has historically been covered by the Plan as a treatment for Autism Spectrum Disorder when determined to be medically necessary. Autism Spectrum Disorder is considered to be a "Behavioral Health Disorder" under the Plan. For clarification purposes only, the following changes are made to the Plan.

1) The chart on page 44 of the SPD regarding coverage of "Mental Health and Substance Abuse Treatment" is revised as follows:

Under the heading "Covered" in the first column of the chart, a new bullet point is added that states, "Applied Behavioral Analysis ("ABA") Therapy is covered by the Plan when determined to be medically necessary for the treatment of Autism Spectrum Disorder."

2) The following Definitions are added to Chapter 13 ("Definitions") of the SPD:

Applied Behavioral Analysis ("ABA") Therapy: The design, implementation, and evaluation of environmental modifications using behavioral stimuli and consequences to produce socially significant improvements in human behavior including the use of direct observation measurement, and functional analysis of the relations between environment and behavior.

Autism Spectrum Disorder: Has the same meaning as the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders. Autism Spectrum Disorder is considered to be a "Behavioral Health Disorder" under the Plan.

Coverage of Naloxone Hydrochloride Nasal Spray (Narcan) Purchased Over-The-Counter - Effective January 1, 2024

Earlier this year, the U.S. Food and Drug Administration (FDA) announced the approval of an over-the-counter (OTC) version of naloxone hydrochloride nasal spray (also known as "Narcan"). Naloxone hydrochloride nasal spray is

indicated for the emergency treatment of known or suspected opioid overdose. Effective January 1, 2024, the Plan will cover naloxone hydrochloride nasal spray when purchased over-the-counter. Most retail pharmacies are expected to stock the OTC versions on their shelves and you will be able to obtain it directly from the pharmacist. Simply provide the pharmacist with your OptumRX Member ID card at the time of purchase or request reimbursement from OptumRx after your purchase by providing your receipt.

Continued Coverage under the Plan for Participants Impacted by Natural Disasters - Effective October 1, 2023

The following language is added to page 6 of the SPD under the heading "Work Credit while unemployed (Effective May 1, 2020 and following)."

If your unemployment was caused by a disaster as declared by the Federal Government or State of Hawaii, then you may qualify to receive continued eligibility under the Plan for a period of time regardless of whether you are receiving unemployment compensation benefits and/or are available for dispatch from the union hall. Initial and continued eligibility under this provision shall be determined by the Board of Trustees in their sole discretion. Contact the Fund Office for any questions if you think you may qualify for continued eligibility under this provision due to a Federal or State declared disaster.

Clarification Regarding Establishment of Initial Eligibility for Unemployment Credits - Effective October 1, 2023

The following sentence is added to page 5 of the SPD under the heading "Special Rules for Work Credit." Please note, the following sentence is merely a clarification that reiterates longstanding Fund eligibility criteria for receiving Work Credits, it is not a change to the eligibility criteria.

You are not eligible to receive Work Credits while Disabled, on a Leave of Absence or while Unemployed (each as described below) until you have established eligibility for Full Benefit Coverage (as described above).

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. Please keep this document with your copy of the Summary Plan Description. The Board of Trustees reserves its right to amend or terminate the Plan in whole or in part at any time in its sole discretion.