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MEMORANDUM

DATE: 08/26/16

TO: Participants of the Joint Welfare Fund of Local 164, IBEW
SUMMARY OF MATERIAL MODIFICATION TO THE
JOINT WELFARE FUND OF LOCAL 164, IBEW
EIN: 22-1537766

The following is a modification to the provisions of the Summary Plan Description. Keep it with your copy of the Summary Plan Description for easy reference.

Effective September 1, 2016, the Joint Welfare Fund will make the following changes:

1. The Fund will cover medically necessary treatment of Temporomandibular Joint Dysfunction (TMJ) under the medical Plan. Treatment must be pre-authorized and must follow Horizon's medical policy guidelines for treatment of TMJ. Any treatments that are considered investigational will not be covered. Treatment of Temporomandibular Joint Dysfunction (TMJ) under the dental Plan is still excluded and will not be covered.
2. It is well established pursuant to the Social Security Act, the Center for Medicare/Medicaid Services, as well as throughout the insurance industry that assistant surgeons are reimbursed at 10% to 20% of the primary surgeon's fee schedule allowance. Accordingly, the allowable for assistant surgeons will be 20% of the fee schedule allowance for primary surgeons.
3. The Trustees have added a new service for members and dependents. Members will have access to Horizon Health Center. By utilizing this facility, members will have co-pays waived for office visits and covered prescriptions. Members will also be able to receive a 90 day supply for maintenance medications with a \$0.00 co-pay. It will not be necessary to change health care providers. If members are only interested in having \$0.00 co-pays for prescriptions and/or a 90 day supply they will need to make an appointment once per year at Horizon Health Center to review medications. Members can continue treatment with their own healthcare provider. Please see enclosed letter from Horizon Health Center with further details.



4. Pre-authorization for outpatient in-network pain management treatment is no longer required. Effective 1/1/16 all out of network benefits for pain management services, including professional services (the doctor), facility (the surgery center or hospital), anesthesia and/or any other related charges were excluded from coverage under the Plan. Coverage of medically necessary pain management services and procedures is available only if the professional services are rendered by an in-network doctor and all associated claims (such as facility, anesthesia and/or any other related charges) are also from in-network providers.

Example 1: The patient uses an in network doctor for the medically necessary pain management procedure. All related services for that date of service would be covered only if the related providers such as the anesthesiologist and facility were in the network, because no out-of network pain management services are covered.

Example 2: The patient uses an out of network doctor for the pain management procedure. All related services for that date of service would be denied even if the related providers such as the anesthesiologist and facility were in the network, because the procedure is not covered.

5. Effective January 1st, 2015 individual Health Reimbursement Accounts (HRA) were set up for active 164 members. Two percent of the monthly welfare contribution made for each member is put into an individual Health Reimbursement Account to help cover qualified medical expenses not covered by the Welfare Fund for the member and their eligible dependents that were incurred on or after January 1, 2015. A timely filing limit of one year will become effective 1/1/17 for Health Reimbursement Account (HRA) claims. Any claims filed one year after the date of service will not be eligible for reimbursement under the HRA Plan and will be denied for timely filing.

**Sincerely,
Board of Trustees, IBEW Local Union No. 164 Welfare Fund**



Welcome IBEW, Local 164 Members:

Welcome to Horizon Health Center. We are honored that your Local 164 Health Fund has chosen us as your Premier Health Care Provider. Our goal is to provide the highest quality care for all of our patients in a timely and respectful manner.

We will do our best to provide you with same-day office visits and accept walk-ins for first available slots for all sick visits. You will need to bring your insurance card and a photo ID with you for each appointment. Please let our staff know if you have had any information changes since your last appointment.

As a preferred Member you are entitled to:

- **Zero copays for Medical Services**
- **Zero copays for Pharmacy* – up to a 90 Day Prescription Supply**
- Your own dedicated healthcare team with doctor, nurse and health coach
- Through our Healow app you will have access to all your health records from your phone

Your Concierge Manager is

Loida Colon who can be reached at (201) 209-2309 and after hours (551) 697-8582 or email at lcolon@horizonhealth.org.

We offer the full range of primary care, family medicine, OB/GYN, pediatrics, cardiology, endocrinology, podiatry, pulmonology, acupuncture, and dental all at your fingertips.

On your first visit, please bring all of your prescription and over-the-counter medications with you. If you need to reach the physician after hours, you can reach our answering service at (201) 451-6300. Our office hours for patient care are 8:30 – 7:00 pm Monday through Friday.

*Does not apply to prescriptions for controlled substances and does not apply to prescriptions for certain specialty & other items.

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Horizon Health Center is affiliated with Barnabas, Hackensack, University and Robert Wood Johnson. Our patients will have access to LabCorp services on site and imaging resources. Our electronic medical record allows us to receive patient results quickly and efficiently through our direct link. This is an important resource in meeting our goal of providing high quality care in a timely manner.

Welcome to our practice and thank you for choosing Horizon Health Center for all your health care needs.

Sincerely,

Marilyn Cintron

President and CEO

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