



**BAC LOCAL UNION 15
WELFARE AND PENSION FUNDS**

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

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April 13, 2015

TO: ALL ELIGIBLE PARTICIPANTS OF THE BAC LOCAL UNION 15 WELFARE FUND

RE: PREVENTIVE SERVICES BENEFIT IMPROVEMENT

The Plan document provides that the Board of Trustees have the right to amend the Plan. The Trustees have made the following changes effective January 1, 2015.

Change in Preventative Care Benefits

The Trustees wish to provide you a broader range of preventive care benefits to help you and your families maintain a better state of health. As such, the Plan is amended effective January 1, 2015 to enhance the Preventive Care benefits covered under the Plan as shown on the attached list. At that date, the Plan will terminate the Routine Care benefit currently covered through Concentra. In addition, the preventive services currently covered under the Plan will be superseded by the new Preventive Care Benefits described in the attached list.

The listing may change from time to time based upon the recommendation of the United States Preventive Services Task Force, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention and the Health Resources and Services Administration.

The Plan will pay these Preventive Care Benefits at 100% when obtained from an In-Network provider. Preventive Care Benefits obtained through an Out-of-Network provider are paid the same as any other service obtained at an Out-of-Network provider.

NOTICE: THIS IS A "GRANDFATHERED" GROUP HEALTH PLAN

This group health Plan believes this coverage is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. The EBSA website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, 6405 Metcalf Suite 200, Overland Park, KS 66202; Telephone: (913) 236-5490.

Sincerely,

Board of Trustees

BAC LOCAL UNION 15 WELFARE FUND

The following list of Preventive Care Services covered under the Plan. The listing may change from time to time based upon the recommendation of the United States Preventive Services Force, the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention and the Health and Resources and Services Administration.

Covered Preventive Care Benefits for Adults

- **Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
- **Alcohol Misuse** screening and counseling
- **Aspirin** use for men ages 45 to 79 and women ages 55 to 79 when the benefit to a reduction in myocardial infarction or stroke outweighs the potential harm
- **Blood Pressure** screening for all adults
- **Cholesterol** screening for adults of certain ages or at higher risk
- **Colorectal Cancer** screening for adults over 50
- **Depression** screening for adults
- **Type 2 Diabetes** screening for adults with high blood pressure
- **Diet** counseling for adults at higher risk for chronic disease
- **Fall prevention** physical therapy and vitamin D supplements in adults age 65 or older who are at increased risk for falls
- **Hepatitis B** screening in persons at high risk
- **Hepatitis C** screening in persons at high risk and persons born between 1945 and 1965
- **HIV** screening for all adults at higher risk
- **Immunization** vaccines for adults – doses, recommended ages, and recommended populations vary:
 - Hepatitis A
 - Hepatitis B
 - Herpes Zoster
 - Haemophilus influenza type b (Hib) vaccination
 - Human Papillomavirus
 - Influenza
 - Measles, Mumps, Rubella
 - Meningococcal
 - Pneumococcal
 - Tetanus, Diphtheria, Pertussis
 - Varicella
- **Intimate Partner Violence** Screening for women of childbearing age
- **Lung Cancer** Screening annually by low dose computed tomography in adults age 55 to 80 years who have a 30 pack-year smoking history and currently smoke or have quit in the last 15 years.
- **Obesity** screening and counseling for all adults
- **Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk

- **Tobacco Use** screening for all adults and cessation interventions for tobacco users
- **Syphilis** screening for all adults at higher risk

Covered Preventive Care Benefits for Women, Including Pregnant Women

- **Anemia** screening on a routine basis for pregnant women
- **Bacteriuria** urinary tract or other infection screening for pregnant women
- **BRCA** counseling about genetic testing for women at higher risk
- **Breast Cancer Mammography** screenings every 1 to 2 years for women over 40
- **Breast Cancer Chemoprevention** counseling for women at high risk
- **Breast Feeding** interventions to support and promote breast feeding; coverage for breast pumps at the rate of one pump per year
- **Cervical Cancer** screening for sexually active women
- **Chlamydia Infection** screening for younger women and other women at higher risk
- **Contraceptives and Related Counseling** including prescription contraceptives (generic when available); no coverage for abortifacient drugs
- **Folic Acid** supplements for women who may become pregnant
- **Gestational Diabetes mellitus screening** for asymptomatic pregnant women after 24 weeks of gestation
- **Gonorrhea** screening for all women at higher risk
- **Hepatitis B** screening for pregnant women at their first prenatal visit
- **Osteoporosis** screening for women over age 60 depending on risk factors
- **Rh Incompatibility** screening for all pregnant women and follow-up testing for women at higher risk
- **Tobacco Use** screening and interventions for all women, and expanded counseling for pregnant tobacco users
- **Syphilis** screening for all pregnant women or other women at increased risk

Covered Preventive Care Benefits for Children

- **Alcohol and Drug Use** assessments for adolescents
- **Autism** screening for children at 18 and 24 months
- **Behavioral** assessments for children of all ages
- **Blood Pressure** screening for children
- **Cervical Dysplasia** screening for sexually active females
- **Congenital Hypothyroidism** screening for newborns
- **Depression** screening for adolescents at higher risk
- **Developmental** screening for children under age 3, and surveillance throughout childhood
- **Dyslipidemia** screening for children at higher risk of lipid disorders
- **Fluoride Chemoprevention** supplements for children without fluoride in their water source up to age 5
- **Gonorrhea** preventive medication for the eyes of all newborns
- **Hearing** screening for all newborns
- **Height, Weight and Body Mass Index** measurements for children
- **Hematocrit or Hemoglobin** screening for children

- **Hemoglobinopathies** or sickle cell screening for newborns
- **HIV** screening for adolescents at higher risk
- **Immunization** vaccines for children from birth to age 18 – doses, recommended ages, and recommended populations vary:
 - Diphtheria, Tetanus, Pertussis
 - Haemophilus influenza type b
 - Hepatitis A
 - Hepatitis B
 - Human Papillomavirus
 - Inactivated Poliovirus
 - Influenza
 - Measles, Mumps, Rubella
 - Meningococcal
 - Pneumococcal
 - Rotavirus
 - Varicella
- **Iron** supplements for children ages 6 to 12 months at risk for anemia
- **Lead** screening for children at risk of exposure
- **Medical History** for all children throughout development
- **Obesity** screening and counseling
- **Oral Health** risk assessment for young children
- **Phenylketonuria (PKU)** screening for this genetic disorder in newborns
- **Sexually Transmitted Infection (STI)** prevention counseling and screening for adolescents at higher risk
- **Skin Cancer** behavioral counseling for young adults age 10 to 24 who have fair skin about minimizing their exposure to UV radiation.
- **Tobacco use** interventions to prevent initiation of tobacco use in school-aged children and adolescents.
- **Tuberculin** testing for children at higher risk of tuberculosis
- **Vision** screening for all children