

# MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN

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April 23, 2018

TO: ALL PARTICIPANTS OF THE MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN

RE: SUMMARY OF MATERIAL MODIFICATIONS –  
DISABILITY BENEFIT CLAIMS AND APPEALS PROCEDURES

Dear Participant:

The Trustees from time-to-time will amend the Michigan Electrical Employees' Health Plan ("Plan"). The Trustees will send you written updates reflecting material modifications to the Plan, such as this notice. Please review this notice and keep it with your Summary Plan Description ("SPD") for future reference.

## **Disability Benefit Claims and Appeals Procedures**

The Plan was amended to comply with the new claims and appeals regulations effective for Loss of Time Weekly Disability Benefit Claims filed on or after April 1, 2018. (Pages 53-55 of the current SPD have additional claims filing and appeals procedure information.) These rules ensure that the Plan is compliant with new Department of Labor regulations and include the following provisions regarding claims and appeals for Loss of Time Weekly Disability Benefits:

1. The Plan must include a discussion of any benefit denial or denial on appeal, including an explanation of why the Plan disagrees with or does not follow:
  - the opinion of your treating health care professionals and vocational professionals, or
  - the opinion of medical or vocational experts whose advice was obtained on behalf of the Plan, or
  - the disability determination regarding the claimant by the Social Security Administration ("SSA").
2. If a denial is based on a medical necessity, experimental treatment or similar limitation, the notice will either include an explanation of the scientific or clinical judgment for the determination, or a statement that the explanation is available to you free of charge upon request.
3. The notice will include copies of any internal plan rules relied on in making a benefit denial or a statement that such rules do not exist.
4. Before the Plan can issue a denial on appeal based on new or additional evidence or new or additional rationale, you will be provided with the evidence or rationale, free of charge, sufficiently in advance of a denial so you may respond.

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5. The Plan must provide its services in a culturally and linguistically appropriate manner. If 10% or more of the individuals residing in your county speak only the same non-English language (as determined by published federal guidance), the Plan must provide language services (such as a telephone customer assistance hotline) that include answering questions in any applicable non-English language and providing assistance with filing claims and appeals in any applicable non-English language. It also means the Plan will provide, upon request, a notice in any applicable non-English language; and must include in the English versions of all claims and appeals notices, a statement prominently displayed in any applicable non-English language clearly indicating how to access the language services provided by the Plan.
6. General requirements to ensure all claims and appeals for disability benefits are reviewed in a way to ensure the independence and impartiality of all persons involved in the claims and appeal decision process.

If you have any questions regarding these changes, please contact the Fund Office at 855-633-4584.

Please note that receipt of this description of benefit modifications is not a guarantee of coverage. You will only be eligible for benefits described herein if contributions are required to be made to the Fund on your behalf. If there are any differences between this notice and the terms of the governing Plan document, the Plan document controls. The Board of Trustees reserves the right to amend, modify or terminate the Plan at any time.

Sincerely,

Board of Trustees  
Michigan Electrical Employees' Health Plan