

PRECERTIFICATION OF SERVICES

Precertification on select inpatient and outpatient services is a requirement under the Central Laborers' Welfare Fund Medical Plan of Benefits. Some of the more common services requiring precertification include:

- Inpatient Admissions
- Inpatient Surgeries
- Outpatient Surgeries
- High Tech Diagnostics (MRI, CT, PET)
- Physical Therapy, Occupational Therapy, Speech Therapy
- Durable Medical Equipment rentals/purchases

Precertification of a specific service is not a guarantee of payment, only that the service has been found to meet criteria for medical necessity and generally accepted care for a particular condition. Benefit payments will still depend on an individual's eligibility for Benefits and any Plan rules or exclusions that affect provider reimbursement.

Before you undergo a pre-planned admission or procedure, ask your healthcare providers to contact Medical Cost Management (1-800-367-9938) to obtain precertification and to call the Fund Office (1-800-252-6571) to confirm eligibility and benefits.

DENTAL BENEFIT MAXIMUM INCREASES IN 2016

Effective January 2016, the Central Laborers' Welfare Fund Dental Benefit annual maximum will increase from \$1,500 per eligible person per calendar year to \$2,500 per eligible person per calendar year. This Benefit enhancement applies to all allowable preventative, primary and major dental services you or an eligible dependent receives in the 2016 Plan Year. This increase does not affect the Orthodontic Benefit, which has a lifetime maximum of \$1,500. All Plan rules and exclusions still apply. For more information on your Dental Benefits, consult your Summary Plan Description or call the Fund Office at 1-800-252-6571.

AN OUNCE OF PREVENTION IS WORTH A POUND IN CURE OR IT COULD BE WORTH \$250

Central Laborers' Welfare Fund now offers a free, one time per year, comprehensive preventive care exam to all Participants and Spouses who are eligible under the Central Laborers' Welfare Fund Plan of Benefits. The exams are coordinated through Health Dynamics (1-866-443-0164) and can be performed by your own physician (Unify Program) or by a Health Dynamics physician (Comprehensive Program) who practices in your geographical area.

As an incentive to participate, eligible Participants and Spouses will each receive \$250, deposited in a Health Reimbursement Account that can then be used to cover certain medical related expenses incurred by the individual who has received the incentive award.

For more information, look for the informational brochure in your Open Enrollment packet or contact representatives at Central Laborers' Welfare Fund who will be happy to answer your questions. The Fund Office phone number is 1-800-252-6571.