

SANTA MONICA UNITE HERE HEALTH BENEFIT TRUST FUND

Administered By: Benefit Programs Administration
Telephone • (866) 345-5189 • (562) 463-5075 • FAX (562) 463-5894
www.santamonicauniteherefunds.org

June 2023

To: Eligible Participants in the Santa Monica UNITE HERE Health Benefit Fund

From: The Board of Trustees

Re: Summary of Material Modifications (SMM)

Martin Luther King Community HealthCare Plan (MLK Care) –

- Reduced Copayments, and
- Addition of Carelon Behavioral Health (formally Beacon Health Options) Mental Health and Substance Abuse benefits (MHSA) and provider network, and
- Enhancements and Clarifications to Mental Health and Substance Abuse benefits, and
- Addition of Hinge Health Benefit (digital exercise therapy)

All Medical Plans –

- Carelon Behavioral Health / Member Assistance Program (MAP) Enhancement

The Board of Trustees for the Santa Monica UNITE HERE Health Benefit Fund has made the following changes to your health plan:

I. **New Copayment Changes – Martin Luther King Community HealthCare Plan (MLK Care)**

The Board of Trustees for the Santa Monica UNITE HERE Health Benefit Fund has recently taken action to remove copayment charges for the following items effective May 1, 2023, for participants enrolled in the Martin Luther King Community HealthCare Plan (MLK Care):

- Primary care visit to treat an injury or illness \$0
- Specialty Visit (referral needed) \$0
- Emergency Medical Transportation \$0
- Urgent Care \$0
- Co-insurance for Durable Medical Equipment 0%
- Outpatient Services for Mental Health, Behavioral Health, or Substance Abuse Services \$0

- Rehabilitation Services \$0
- Habilitation Services \$0

II. Carelon Behavioral Health / Mental Health and Substance Abuse Benefits (MHSA) – Martin Luther King Community HealthCare Plan (MLK Care)

The Board of Trustees of the Santa Monica UNITE HERE Health Benefit Fund is delighted to inform you that effective July 1, 2023, the Fund will add the Carelon Behavioral Health / Mental Health and Substance Abuse benefits and providers for participants enrolled in MLK Care. This expanded network will provide you with access to additional providers for your Mental Health and Substance Abuse benefits, including outpatient treatment, medication evaluation and management, inpatient treatment, Applied Behavioral Analysis, Intensive Outpatient, Partial Hospitalization, and Residential Treatment. A referral from your primary physician is not required, and except for a \$150 copayment for emergency room visits, copayments are \$0.

You may access Carelon Behavioral Health/ Mental Health and Substance Abuse benefits by calling (888) 479-6606, 24/7, or by going to: www.achievesolutions.net/santamonicauhh.

III. Mental Health Substance Use Disorder Benefits – Martin Luther King Community HealthCare Plan (MLK Care)

The Board of Trustees for the Santa Monica UNITE HERE Health Benefits Fund has recently taken action to remove barriers to care by clarifying benefits and enhancing coverage. Effective July 1, 2023, for participants enrolled in MLK Care, the benefits are clarified to specifically include the following items:

- Addition of electroconvulsive therapy (ECT) as a covered service, both inpatient and outpatient, including anesthesia needed for ECT.
- Addition of transcranial magnetic stimulation (TMS) outpatient services, including repetitive transcranial magnetic stimulation (rTMS).
- Addition of methadone maintenance medications, subject to Express Scripts formulary.
- Addition of drugs used to treat substance addiction, subject to Express Scripts formulary.
- Addition of hypnotherapy
- Remove the requirement for licensed mental health practitioners (i.e., psychologists, psychiatrists, therapists, and social workers) to be supervised by a physician.
- Prior authorization or referral requirements for Inpatient Mental Health and Substance Abuse Disorder will no longer be required. Outpatient visits also have no prior authorization or referral requirements.

As well as make the following clarifications:

- Preventative Care Services: For covered services, the plan will follow those designed to comply with the Affordable Care Act (ACA) and listed by U.S. Centers for Medicare & Medicaid Services at www.healthcare.gov.
- Mental Health and Substance Use: Covered services will be determined medically necessary by referencing the official manual of the American Psychiatric Association known as the Diagnostic and Statistical Manual of Mental Disorders, 4th edition (DSM-IV), or its successor editions.
- Nonstandard Therapies: All services must meet medical necessity requirements and evidentiary standards that demonstrate the efficacy of the service. Both Primal Therapy and Psychodrama will be removed from the Summary Plan Description.
- Counseling: Counseling will be more broadly defined as financial, pastoral, or marital.
- Out-of-Pocket Maximum: The Fund will perform an annual reconciliation of participant out-of-pocket maximums of \$1,500 individual/\$3,000 family to ensure copayments applicable to Carelon Behavioral Health MH/SA services for emergency room visits, where the participant is not admitted, have not caused the participant's out-of-pocket maximum to be exceeded.

The following plan exclusions* will be removed:

- Eating disorder treatment
- Hypnotherapy
- Biofeedback
- Ambulance transportation from Mexico to the United States
- Remove the exclusion related to complications arising from services not covered by the Plan.

*A clarification in the plan exclusions will include the replacement of the term "hypnosis" with "hypnosis that is not for hypnotherapy."

IV. Hinge Health – Martin Luther King Community HealthCare Plan (MLK Care)

The Board of Trustees of the Santa Monica UNITE HERE Health Benefit Fund is pleased to inform you that the Fund will add Hinge Health to your benefits for participants enrolled in MLK Care effective February 1, 2023. You and your eligible family members will have access to digital exercise therapy programs. Hinge Health can help you reduce any back and joint pain, as well as pelvic pain due to menopause, in the comfort of your home. The digital clinic will create modified exercises designed for you and 1 on 1 support from a care team at zero cost to you.

- Overcome pain or limited movement
- Recover from a recent or past injury
- Keep your joints healthy and pain-free

- Motion tracking technology
- Exercise therapy sessions
- Unlimited 1 on 1 coaching via text, email, or call
- Physical therapist appointments as needed

Doctor referrals are not needed to begin this program. **Call Hinge Health at (855) 902-2777 or go to hinge.health/smunitere for more information. Look for more information by email and U.S. mail from Hinge Health about this program.**

V. Carelon Behavioral Health/ Member Assistance Program (MAP) Enhancement – All Medical Plans

The Board of Trustees of the Santa Monica UNITE HERE Health Benefit Fund is happy to inform you that effective July 1, 2023, the Fund will expand the Member Assistance Program benefits for participants from 3 MAP visits per issue per year to 6 MAP visits per issue per year at \$0 copay per visit. If additional clinical assistance is needed, you can access outpatient mental health and substance abuse benefits through your medical plan.

To contact Carelon Behavioral Health, call (888) 479-6606. To text with a counselor, go to www.talkspace.com/carelonwellbeing and enter “Santa Monica Unite”.

If you should have any questions regarding this notice, please contact the Fund’s Administrative Office at (866) 345-5189 or (562) 463-5075.

The Board of Trustees for the Santa Monica UNITE HERE Health Benefit Fund has made the above changes to your health plan.