

# JOINT PLAN COMMITTEE

## RAILROAD EMPLOYEES NATIONAL HEALTH AND WELFARE PLAN

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January 1, 2023

### **Important Changes to Your Benefits Under the Railroad Employees National Health and Welfare Plan**

Dear Employee,

Pursuant to recent applicable collective bargaining agreement changes, changes have been made to the benefits provided under the Railroad Employees National Health and Welfare Plan (the “Plan”).

**Effective January 1, 2023**, the following changes have been made to the Plan:

#### **Changes to Covered Health Services**

##### **Autism Spectrum Disorder**

Coverage for Autism Spectrum Disorder has been added to the Plan.

Covered services include speech, occupational, and physical therapies, Applied Behavior Analysis services (described below), and other medically appropriate intensive behavioral therapies; provided that, any such coverage shall be subject to medical management processes (such as prior authorization or treatment plan requirements) applied by the company administering your benefits.

##### **Applied Behavioral Analysis Services**

Coverage for Applied Behavioral Analysis (“ABA”) services for Autism Spectrum Disorder has been added to the Plan.

ABA services for Autism Spectrum Disorder must be:

- Focused on the treatment of core deficits of Autism Spectrum Disorder;
- Provided by a *Board Certified Applied Behavioral Analyst (BCBA)* or other qualified provider under the appropriate supervision; and

- Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others, and property, and impairment in daily functioning.

Covered services include the following:

- Diagnostic evaluations, assessments, and treatment planning.
- Treatment and/or procedures.
- Medication management and other associated treatments.
- Individual, family, and group therapy.
- Provider-based case management services.
- Crisis intervention.

Any such coverage for ABA services may be subject to medical management processes applied by the company administering your benefits.

### **Speech Therapy**

Coverage for Speech Therapy (as defined in the Plan) has been updated to eliminate the age limit (previously age 3 and under) for services given as part of treatment for:

- Autism Spectrum Disorder.
- Developmental delay.
- Cerebral palsy.
- Hearing impairment.
- Major congenital anomalies that affect speech, such as, but not limited to, cleft lip and cleft palate.

All other applicable requirements under the Plan still apply.

### **Hearing Benefit**

The maximum payment for the Hearing Benefit (as defined in the Plan) has increased from \$600 to \$2,000 per calendar year for tests and examinations, including those by an audiologist or a hearing aid dispenser, to diagnose and determine the cause of a hearing loss, and for a hearing aid necessary to restore lost, or help impaired, hearing.

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This document is intended to serve as a summary of material modifications to the summary plan description. Unless specifically addressed in this summary of material modifications, the information contained in the summary plan description remains in effect unchanged. Please contact your benefits administrator (Aetna, Highmark BCBS, or UnitedHealthcare), or UBH with any questions related to the information provided above.