

## **TRUSTEES OK SUMMARY MATERIAL MODIFICATIONS FOR SPDs ON CLAIM APPEALS AND AUTO ACCIDENT COVERAGE**

At its June 2013 meeting, the Board of Trustees approved two Summary Material Modifications (SMMs) to our health plans' Summary Plan Descriptions (SPDs). One SMM prohibits the filing of claim appeals by providers, and the other clarifies provisions regarding health insurance coverage in the event of an automobile accident.

Accordingly, the heading that now reads: **Claims Appeal from Providers** (page #55 in the Carpenters Health Plan SPD and page #71 in the Carpenters HRA SPD) is changed to read: **Submission of Claims by Providers**.

In addition, the wording immediately after the new heading is deleted and substituted with the following:

*“If a provider is submitting a claim for payment of benefits for services provided to a participant, the provider must provide with the claim form copies of all documents which support the claim, if applicable. Photo copies of claim forms are not acceptable.”*

Also, the section listed as number #2, regarding blank claim forms, is now deleted. Finally, the last two paragraphs of the section will remain intact as now printed.

Also, under the heading that reads **Appeal of Denied Claims** (page #65 in the Carpenters Health Plan SPD, page #75 in the Carpenters HRA SPD, and page #56 in the Carpenters Retired Health Plan SPD), the words “... or your authorized representative,” are deleted from the first line of the explanation.

The purpose of this Summary Material Modification is to prevent non-participating providers from filing claim appeals with the Carpenters Health Funds. As always, our members will retain the right to submit their own claim appeals.

The changes are effective immediately for all three of the NJCF Health Plans (active, retired and HRAs) and will be included in the next edition of the Summary Plan Descriptions. The relevant section is not currently included in the Retired SPD but will be added to the next edition.

### **Coverage for Automobile Accidents**

The trustees have also authorized an SMM for eligible coverage stemming from an automobile accident (page #17 of the Carpenters Health Plan SPD, page #62 of the HRA SPD, and page #6 of the Retired Plan SPD).

The following wording has been added and will be inserted directly before the last sentence of the first paragraph of the section titled **Automobile Accidents**:

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*“No other reimbursements will be available from the NJ Carpenters Health Fund, regardless of the amount of PIP coverage you may elect when purchasing automobile coverage. Under no circumstances will the Plan act as a secondary insurer once PIP coverage is exhausted for any automobile accident.”*

This SMM is effective immediately and will be added to the next editions of all three SPDs. As a result, members may find it beneficial to elect the maximum in PIP coverage when purchasing auto insurance.

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