

# FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

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Flint Plumbing & Pipefitting Industry Health Care Fund  
Flint Plumbing & Pipefitting Industry Pension Fund  
Flint Plumbing & Pipefitting Industry Defined Contribution Plan  
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:  
TIC International Corporation

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July 2022

**TO: ALL PARTICIPANTS OF THE FLINT PLUMBING & PIPEFITTING  
INDUSTRY HEALTH CARE FUND**

**RE: FLINT PLUMBING & PIPEFITTING INDUSTRY SUMMARY OF  
MATERIAL MODIFICATIONS**

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## PLAN CHANGES EFFECTIVE AUGUST 1, 2022

### **Timeline for Submitting Claims**

Please be advised that all claims for medical, dental, prescription drugs, and supplemental benefits must be submitted within 365 days of the date the claim was incurred. All claims for weekly disability (loss of time) benefits must be submitted within 365 days of the date the covered person was first eligible for such benefits. Claims not timely submitted will not be covered by the Plan.

### **Changes to External Review Eligibility**

Currently, the external review process applies to any final internal adverse benefit determination (for example, an appeal determination) that involves:

- (1) medical judgment, including but not limited to, medical necessity, appropriateness, health care setting, level of care, or effectiveness of a covered benefit, or experimental or investigational treatment (excluding, however, determinations that involve only contractual or legal interpretation without any use of medical judgment); or
- (2) a rescission of coverage (whether or not the recession has any effect on any particular benefits at that time).

Effective August 1, 2022, the external review process will also apply to any final internal adverse determination that involves:

- whether the Plan is complying with the nonquantitative treatment limitation provisions which, in general, require parity in the application of medical management techniques; and
- consideration of whether the Plan is complying with the surprise billing and cost-sharing protections set forth in ERISA sections 716 and 717.

Weekly disability benefits are not subject to external review. Further, a denial, reduction, or termination, or a failure to provide payment for a benefit based on a determination that a Claimant fails to meet the requirements for eligibility under the terms of the Plan, or based on a Plan exclusion, is not eligible for the external review process.

If you have any questions regarding your benefits, please contact the Fund Office at (888) 797-5862 for assistance.

Sincerely,

Board of Trustees  
Flint Plumbing & Pipefitting Industry Health Care Fund

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