

THE BENEFITS OF  
**TRUST**

GBA | INSURANCE TRUST | RETIREMENT SERVICES

Summary of Material Modifications to  
2016 Certificate Booklet



**Date:** 11.21.2016

**To:** GBA Insurance Trust Member Banks

**From:** GBA Insurance Trust General Counsel

**RE:** Summary of Material Modifications

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Some of the Plan's terms have been changed for 2017. These changes are described below. This document is called a "Summary of Material Modifications" and it amends your Certificate Booklet.

1. The Plan has added preventive care and wellness programs under the Specialized Solutions program offered by Wellview Health. These programs address weight management, tobacco cessation, blood pressure, pre-diabetes and diabetes. Programs will be provided at no cost to covered Employees, Spouses and Dependent children age 18 or over. The intensity and depth of services offered will depend on an individual's risk factors, readiness to change and compliance with the program. [For more information click here](#)
2. Members must participate in the Magellan Step Therapy process before Specialty Drugs will be covered. Members will be informed at the pharmacy that step therapy is required. If the member agrees to the alternative drug, the pharmacy will work with the physician to get a prescription for the alternative drug. The Plan will not cover the cost of the prescribed drug if the Member does not complete the step therapy process. [More information about the Step Therapy can be obtained by clicking here.](#)
3. The Plan terms regarding early retiree coverage are amended to clarify that Early Retiree coverage is available when an employee who meets the retirement criteria (age 55 and 10 years of service) retires from an Employer that offers Early Retiree coverage. The Employee's service with any participating bank counts toward meeting the years of service requirement.
4. The Plan's provision regarding extension of coverage during a medical leave of absence has been changed to provide as follows:
  - Where FMLA applies, employer is required to allow a 12-week extension of coverage at active employee rates.
  - For all other medical leaves (subject to the employer's leave policies), the employer may offer the 12-week extension at active employee rates.
  - COBRA begins at the end of the leave if the employee does not return to active employment. This allows an extension of up to a total of 21 months of coverage (12 week extension plus 18 months of COBRA).
5. The following provision has been added to the Plan:  
**Anti-assignment.** A participant or beneficiary may not assign or transfer any benefits or rights that arise under the Plan or applicable law to any other person, including a healthcare provider, and any purported assignment or transfer is void. This includes (but is not limited to) an attempted assignment or transfer of claims for payment of benefits, breach of fiduciary duty, penalties or any other claim or remedy. For convenience, the Plan may pay benefits directly to the healthcare provider, but this is not a waiver of this anti-assignment provision and does not make the healthcare provider an assignee or confer any other rights on the provider. Any such payment by the Plan shall satisfy the Plan's liability to the member with respect to such claim. Similarly, the Plan recognizes an authorized representative for purposes of the Plan's claims and appeal procedures, but the authorized representative is not an assignee and has no derivative rights with respect to the claim. This anti-assignment provision will not apply to the extent required under Medicaid laws.