

## Chicago Laborers' Health and Welfare Fund December 2015

### **WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998 (WHCRA) – ANNUAL REMINDER**

**As required by the WHCRA, when the Plan provides benefits to an individual in connection with a mastectomy, the Plan also provides benefits to that individual for:**

- **Reconstruction of the breast on which a mastectomy is performed;**
- **Reconstructive surgery on the other breast to achieve a symmetrical appearance; and**
- **Prostheses and physical complications for all stages of a mastectomy, including lymphedemas.**

**Please call the Fund Office at (708) 562-0200 or (866) 906-0200 or email the Fund Office at [Claims@chilpwf.com](mailto:Claims@chilpwf.com) for more information.**

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#### STATEMENT OF GRANDFATHERED STATUS

The Board of Trustees believes that the Plan is a grandfathered health plan under the Affordable Care Act (the "ACA"), which means that our Plan existed when the health care reform law was signed on March 23, 2010, and that we can preserve certain basic health coverage that was already in effect when the law was passed. As with all grandfathered health plans, the Plan must still comply with certain consumer protections in the Affordable Care Act (for example, the elimination of the Plan's lifetime maximums). However, because this Plan is grandfathered and not required to adopt other changes required by the Affordable Care Act, this Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans. Contact the Fund Office if you have questions. You may also contact the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) at 866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). The website includes a chart summarizing the protections that do and do not apply to grandfathered health plans.

#### EMPLOYER PARTICIPANTS .

Builders Association, Employing Plasterers Association, Underground Contractors Association, Mason Contractors Association, Concrete Contractors Association, Wrecking Contractors, Concrete Products Employers, Lake County Illinois Employers, Illinois Road Builders Association, Bridge and Highway Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.