

# CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

## Important Notice of Changes to Plan Benefits

April 2020

Dear Participant:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") is committed to keeping you informed of applicable changes to the Plan.

On March 18, 2020, the Families First Coronavirus Response Act (the "Act") was enacted to address the coronavirus (COVID-19) public health emergency, and the Act includes new rules for group health plan coverage. As a result, the Board of Trustees is making the following benefit improvements to your Plan benefits. These changes are effective as of the dates indicated below and extend for the duration of the public health emergency declared by the U.S. Department of Health and Human Services.

### **COVID-19 Diagnostic Testing**

Effective for claims incurred on or after March 18, 2020, the Plan will pay 100% of the covered expenses for diagnostic testing to detect COVID-19, meaning Plan participants will not be responsible for deductibles or coinsurance for these claims. This coverage includes the administration of COVID-19 diagnostic tests and other testing-related services completed during the provider visit (doctor's office or telehealth), urgent care visit or emergency room visit. Services and supplies are covered as long as they are related to the furnishing or administration of the test, or evaluation of whether the participant needs a test.

### **Telehealth Visits**

Effective for claims incurred on or after March 10, 2020, the Plan will cover in-network telehealth visits, for reasons other than COVID-19 diagnostic testing as described above, at the same cost sharing amount as doctor's office visits. That means, if your in-network provider offers telephone or video consultations, you will pay the same amount as if you had visited that provider in person for reasons unrelated to COVID-19 diagnostic testing.

If you visit an out-of-network provider for a telehealth visit, the Plan will pay benefits in the same manner as for any other out-of-network provider.

Refer to your Summary Plan Description for information on how the Plan covers in-network and out-of-network services.

### **Questions?**

If you have questions about your benefits, please contact the Fund Office at (708) 562-0200 or (866) 906-0200.

## Final Note

Please share this Summary of Material Modifications (SMM) with your family members who are eligible for coverage and store it with your SPD booklet and other benefits information for easy reference. If you have any questions regarding the changes mentioned in this SMM or your other Plan benefits, please contact the Fund Office at (708) 562-0200 or (866) 906-0200.

Sincerely,

*Board of Trustees*

**Statement of the Plan's Grandfathered Status.** The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan believes the Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act), which means that the Plan existed when the health care reform law was signed on March 23, 2010. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and do not apply to a grandfathered health plan and what might cause the Plan to change from grandfathered health plan status can be directed to the Fund Office at (708) 562-0200 or 866-906-0200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

The information contained in this Notice only highlights certain features of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan and is intended to be a Summary of Material Modifications and Plan Amendment. The Board of Trustees of the Plan reserves the right and has the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. Receipt of this Notice does not confer or guarantee eligibility for benefits. In addition, the Board of Trustees, or such other persons as delegated by the Board of Trustees, has the discretion to interpret and construe the Plan's provisions.

## SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2151212 PLAN: 501

APRIL 2020