

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

Important Notice of Changes to Plan Benefits

April 2020

Dear Retiree:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Retiree Health & Welfare Plan (the "Retiree Plan") is committed to keeping you informed of applicable changes to the Retiree 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 Retiree 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 Retiree 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 Retiree 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 Retiree 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 Retiree 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 Retiree Plan benefits, please contact the Fund Office at (708) 562-0200 or (866) 906-0200.

Sincerely,

Board of Trustees

The information contained in this Notice only highlights certain features of the Chicago & Vicinity Laborers' District Council Retiree Health & Welfare Plan and is intended to be a Summary of Material Modifications and Plan Amendment. The Board of Trustees of the Retiree Plan reserves the right and has the authority to amend, modify, or eliminate benefits at any time, or terminate the Retiree 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 Retiree Plan's provisions.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 46-5243652 PLAN: 501

APRIL 2020