



CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

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Important Notice of New Member Assistance Program under Active Plan 1

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February 2021

Dear Participant:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") is pleased to introduce a new benefit – a **Member Assistance Program (MAP)**, effective for eligible claims incurred on or after February 1, 2021, under Active Plan 1.

The Trustees have selected ComPsych to provide, through the MAP, trained specialists to talk to and consult with 24 hours a day, 7 days a week about behavioral health concerns, substance disorders and other life problems. These trained specialists can assist you and your eligible dependents with:

- Relationship and marital conflicts
- Job pressures
- Stress, anxiety and depression
- Grief, loss and life adjustments
- Substance abuse
- Financial or legal concerns
- Elder care information and referral
- Child care information and referral
- And other types of personal problems you may be experiencing

All conversations are confidential and participants and their eligible dependents are eligible for up to five visits at no additional charge per issue per person and with no cost sharing (not subject to deductible, copayment or coinsurance). To get started, call (833) 475-0992 or TTY (800) 697-0353 to get connected with a ComPsych MAP specialist, who will answer your questions and, if needed, refer you to a counselor or other resources. If a counselor determines that an issue cannot be addressed in the five sessions provided at no additional charge, or if a more intensive level of care is required, the counselor will work with you to locate a provider that is in-network for Active Plan 1 – as long as the care is covered under Active Plan 1's behavioral health and substance abuse provisions.

You may also take advantage of the many online resources and interactive behavioral health tools provided in the MAP, such as articles, podcasts, videos,

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.

slideshows, and on-demand trainings. Register online at guidancersources.com. Your Web ID is CVLDC.

Questions?

If you have questions about your benefits, please contact the Fund Office at (708) 562-0200 or (866) 906-0200 from 8:00 am to 5:00 pm, Monday through Friday.

Final Note

Please share this Notice with your family members who are eligible for coverage and keep it with your summary plan description for Active Plan 1, which also serves as the Active Plan 1 plan document (2020 Edition) (“SPD/Plan”), and other benefits information for easy reference. The Addendum that follows contains the section by section technical conforming revisions to the SPD/Plan for the changes described above. Capitalized terms used but not defined in this Notice have the meaning as set forth in the SPD/Plan.

Sincerely,

Board of Trustees

ADDENDUM

Conforming Changes to the SPD/Plan: The following conforming changes are made to the section references contained in the Active Plan 1 SPD/Plan, effective for eligible claims incurred on or after February 1, 2021:

1. In the section entitled “Your Benefits”, on page 1 of the SPD/Plan, the following additional bullet is added:
 - Member Assistance Program Benefits
2. In the section entitled “Contracted Network Providers”, on page 2 of the SPD/Plan, the following additional bullet is added:
 - *Member Assistance Program.* The Plan has contracted with **ComPsych** to provide resources to talk to and consult with 24 hours a day, 7 days a week about behavioral health concerns, substance disorders and other life problems. Call (833) 475-0992 or TTY (800) 697-0353 to get connected with a ComPsych MAP specialist, who will answer your questions and, if needed, refer you to a counselor or other resources.
3. A new section entitled “Member Assistance Program” is added to the SPD/Plan before the section entitled “Claim and Appeal Information”, which starts on page 57 of the SPD/Plan, as follows:

MEMBER ASSISTANCE PROGRAM

ComPsych provides resources to talk to and consult with 24 hours a day, 7 days a week about behavioral health concerns, substance disorders and other life problems. These resources can assist you and your eligible dependents with relationship and marital conflicts; job pressures; stress, anxiety and depression; grief, loss and life adjustments; substance abuse; financial or legal concerns; elder or child care information and referrals; and other types of personal problems.

All conversations are confidential and participants are eligible for up to five visits at no additional charge per issue per person and with no cost sharing (not subject to deductible, copayment or coinsurance). Call (833) 475-0992 or TTY (800) 697-0353 to get connected with a ComPsych MAP specialist, who will answer your questions and, if needed, refer you to a counselor or other resources. If a counselor determines that an issue cannot be addressed in the five sessions provided at no additional charge, or if a more intensive level of care is required, the counselor will work with you to locate a provider that is in-network – as long as the care is covered under the Active Plan’s behavioral health and substance abuse provisions.

Keep in mind that certain services that are excluded under the Medical Benefits of the Plan may be available and covered under the MAP (marriage counseling, for example).

You may also take advantage of the many online resources and interactive behavioral health tools provided in the MAP, such as articles, podcasts, videos, slideshows, and on-demand trainings. Register online at guidancersources.com. Your Web ID is CVLDC.

- 4. In the section entitled “Definitions”, the row “Marriage and Family Therapist (LMFT)”, on page 90 of the SPD/Plan, is amended as follows:

Marriage and Family Therapist (LMFT)	A duly licensed marriage and family therapist. Marriage counseling received outside of the Member Assistance Program is not covered under the Plan.
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Statement of the Plan’s Grandfathered Status. The Board of Trustees of the Chicago & Vicinity Laborers’ District Council Health & Welfare Fund believes this 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 a 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 (the "Plan") and is intended to be a Summary of Material Modifications to the SPD/Plan. The Board of Trustees of the Plan ("Trustees") 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 Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan's provisions, as set forth in the SPD/Plan.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2151212 Plan No.: 501

February 2021