



CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

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Important Notice of New Member Assistance Program under Active Plans 2, 3 and 4

February 2021

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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 Plans 2, 3, and 4.

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 2, 3, or 4, as applicable – as long as the care is covered under the behavioral health and substance abuse provisions of Active Plan 2, 3, or 4, as applicable.

You may also take advantage of the many online resources and interactive

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.

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.

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 SPD and other benefits information for easy reference. Capitalized terms used but not defined in this Notice have the meaning as set forth in the SPD.

Sincerely,

Board of Trustees

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. 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.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2151212

Plan No.: 501

February 2021