



CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

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Important Notice of Changes to Benefits under Active Plan 1

July 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 announce the following enhancements to the benefits under Active Plan 1 for you and your eligible dependents (each, "Participant"):

Nutritional Counseling for Active Plan 1

Effective for eligible claims incurred on or after April 1, 2021, Active Plan 1 will cover Medically Necessary nutritional counseling, if the Participant:

- Is age 18 years or older; and
- Has an increased risk of cardiovascular disease (CVD).

Increased risk factors for CVD are based on the current recommendations of the United States Preventive Services Task Force and may include having one or more of the following conditions:

- hypertension (high blood pressure);
- dyslipidemia (high cholesterol); or
- mixed/multiple risk factors such as the metabolic syndrome or an increased risk of CVD.

Nutritional counseling means a combination of counseling on a healthy diet and physical activity, which is usually intensive, with multiple contacts that include either individual or group counseling sessions over extended periods. Participants can receive one-on-one time with a licensed clinician, and motivational interviewing and behavioral change techniques such as goal setting, active use of self-monitoring, and addressing barriers related to diet, physical activity, or weight change. Licensed clinicians may include nurses, registered dietitians, nutritionists, physical therapists, and masters-and doctoral-level counselors trained in behavioral methods.

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.

Nutritional counseling will be covered, up to a maximum of 12 sessions, per individual, per calendar year. This visit limit does not apply to Medically Necessary treatment of a mental health or substance abuse condition, such as an eating disorder.

Diabetes Management for Active Plan 1

Effective for eligible claims incurred on or after July 1, 2021, Active Plan 1 Participants may participate in a diabetes management program offered by Livongo® or Virta. Both programs are offered to Participants at no additional charge. Livongo® is available to Participants (age 18 years or older) who have been diagnosed as pre-diabetic or as having type 1 or type 2 diabetes. Virta is available only to Participants (between ages 18 and 79) who have been diagnosed with type 2 diabetes. Participants with type 2 diabetes may only participate in one program at a time, but Participants may switch between programs if their needs change.

Livongo® – Diabetes Prevention and Management

For Participants with prediabetes, type 1 diabetes or type 2 diabetes, Livongo® offers monitoring through technology. Participants who enroll will receive an advanced blood glucose meter, unlimited strips and lancets shipped to your home, and personalized tips, as well as real-time support. In addition, coaches are scheduled to be available to support you 24/7 and can reach out to you or a family member directly if your readings indicate you may need help.

Livongo's advanced blood glucose meter provides:

- Personalized tips with each blood glucose check;
- Optional family alerts to keep everyone in the loop;
- Real-time support when your blood glucose is out of range;
- Data transfer directly to your doctor;
- Strips reordering, right from your meter; and
- Automatic data uploads (no more paper logbooks).

To learn more about the Livongo® program, visit welcome.livongo.com/CVLDC or call Livongo® Member Support at 1-800-945-4355 with your registration code CVLDC.

Virta – Diabetes Reversal

For Participants who have been diagnosed with type 2 diabetes, Virta is a medically supervised, research-backed treatment program to help lower blood sugar levels through nutritional ketosis without calorie-counting, surgery, or more medication. Virta's personalized treatment is done online through a mobile app, and patients are medically supervised by licensed providers as they work to lower their blood sugar, eliminate diabetes medications, and/or lose weight.

Virta's personalized treatment plan provides:

- Medical supervision from a physician-led care team;

- Unlimited one-on-one health coaching;
- Free diabetes testing supplies, such as meters and strips shipped to your home;
- Smartphone app to track ketones, glucose, and weight;
- On-demand resources to help you such as recipes, grocery lists, and meal plans;
- Videos, games, and guides to teach you about nutrition; and
- Access to a private online patient community.

To learn more about the Virta program, visit info.virtahealth.com/CVLDC1.

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:

1. Effective for eligible claims incurred on or after April 1, 2021, the following provisions of the SPD/Plan are changed as follows:
 - a. In the section entitled “Schedule of Benefits”, on page 21 of the Plan/SPD, the following new row is added to the section entitled “Additional Medical Coverage” as follows:

Medical Benefits	Benefit Amount/Limitations
Nutritional Counseling	Plan pays 100% of covered expenses, up to 12 sessions per calendar year (visit limit not

	applicable to mental health or substance abuse conditions)
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a. In the section entitled “Medical Covered Expenses”, starting on page 22 of the Plan/SPD, the bullet entitled “*Nutritional Counseling*” on page 26 of the Plan/SPD is amended as follows:

- *Nutritional Counseling* for documented cases of anorexia or bulimia and individuals, 18 years or older, who are at an increased risk of cardiovascular disease (CVD), based on the current recommendations of the United States Preventive Services Task Force. Increased risk factors for CVD are based on the current recommendations of the United States Preventive Services Task Force and may include having one or more of the following conditions:
 - hypertension (high blood pressure);
 - dyslipidemia (high cholesterol); or
 - mixed/multiple risk factors such as the metabolic syndrome or an increased risk of CVD.

Nutritional Counseling includes:

- A combination of counseling on a healthy diet and physical activity, which is usually intensive, with multiple contacts that include either individual or group counseling sessions over extended periods.
- One-on-one time with a licensed clinician (noted below), and motivational interviewing and behavioral change techniques such as goal setting, active use of self-monitoring, and addressing barriers related to diet, physical activity, or weight change.
- Interventions carried out by non-physicians who are licensed clinicians including nurses, registered dietitians, nutritionists, physical therapists, masters- and doctoral-level counselors trained in behavioral methods.
- Up to 12 sessions per calendar year. Visit limit does not apply to the treatment of a mental health or substance abuse condition, such as documented cases of bulimia or anorexia that meet standard Diagnostic Service criteria as determined by the Fund Office and the Plan’s medical consultants.

b. In the section entitled “Expenses Not Covered Under Medical Benefits,” on page 28 of the SPD/Plan, item 9 is revised to read as follows:

9. Any expense relating to appetite control, food addictions, eating disorders, weight reduction, or obesity except for documented cases of bulimia or anorexia that meet standard Diagnostic Service criteria as determined by the Fund Office and the Plan’s medical consultants and for individuals, 18 years or

older, who are at an increased risk of cardiovascular disease based on the current recommendations of the United States Preventive Services Task Force.

- c. In the section entitled “Expenses Not Covered Under Medical Benefits,” on page 28 of the SPD/Plan, item 10 is deleted in its entirety and the subsequent items are re-numbered accordingly.
2. Effective for eligible claims incurred on or after July 1, 2021, the following provisions of the SPD/Plan are changed as follows:

- a. In the section entitled “Contracted Network Providers”, on page 2 of the SPD/Plan, the following bullet is added:

- *Diabetes Management Program*. The Plan offers Diabetes Management through **Livongo**[®] and **Virta**. To utilize the services of **Livongo**[®], call 1-800-945-4355 or visitwelcome.livongo.com/CVLDC. To utilize the services of **Virta**, visit info.virtahealth.com/CVLDC1

- b. In the section entitled “Contact Information”, on page 3 of the SPD/Plan, the following is added:

For information about...	Contact
Diabetes Prevention/Management	Livongo [®] 1-800-945-4355 welcome.livongo.com/CVLDC Registration Code: CVLDC Virta info.virtahealth.com/CVLDC1

- c. In the section entitled “Schedule of Benefits”, on page 21 of the Plan/SPD, the row under “Additional Medical Coverage,” entitled “Diabetes Education,” is amended as follows:

Medical Benefits	Benefit Amount/Limitations
Diabetes Education/Prevention/Management Program	Plan pays 100% of covered expenses. Plan also pays 100% of covered expenses for individuals enrolled in program offered through Livongo [®] or Virta

- d. In the section entitled “Medical Covered Expenses”, which starts on page 22 of the Plan/SPD, a new bullet entitled “*Diabetes Management Program*”, on page 23 of the Plan/SPD, is added after “Diabetes Education” and reads as follows:

- *Diabetes Management Program*, provided through Livongo[®] and Virta, for participation by you and your eligible dependents.

The Plan has contracted with Livongo[®] and Virta to provide you and your eligible dependents with programs to help manage diabetes. You must be 18 or older to participate in Livongo[®] and you must be between the ages of 18 and 79 to participate in Virta. Livongo[®] is available to you and your eligible dependents who have been diagnosed as pre-diabetic or as having type 1 or type 2 diabetes. Virta is available only to those who have been diagnosed with type 2 diabetes. If you or your eligible dependent, has type 2 diabetes you may only be in one program at a time, but you may switch between programs if your needs change.

- Livongo[®] is scheduled to be available 24/7 and offers you and your family members better monitoring of your condition through technology. Participants who enroll will receive an advanced blood glucose meter, unlimited strips and lancets shipped to your home, personalized tips, and real-time support. Coaches are scheduled to be available to support you 24/7 and can reach out to you or a family member directly if your readings indicate you may need help. Livongo[®] provides:
 - Personalized tips with each blood glucose check;
 - Optional family alerts to keep everyone in the loop;
 - Real-time support when your blood glucose is out of range;
 - Data Transfer directly to your doctor;
 - Strip reordering, right from your meter; and
 - Automatic data uploads (no more paper logbooks).
- Virta is available to Participants who have been diagnosed with type 2 diabetes. Virta is a medically supervised, research-backed treatment program to help lower blood sugar levels through nutritional ketosis without calorie-counting, surgery, or more medication. Virta's personalized treatment is done online through a mobile app, and patients are medically supervised by licensed care providers as they work to lower their blood sugar levels, eliminate diabetes medications, and/or lose weight.

Virta's personalized treatment plan provides each patient with:

- Medical supervision from a physician-led care team;
- Unlimited one-on-one health coaching;
- Free diabetes testing supplies, such as meters and strips shipped to your home;

- Smartphone app to track ketones, glucose, and weight;
- On-demand resources to help you such as recipes, grocery lists, and meal plans;
- Videos, games, and guides to help teach you about nutrition; and
- Access to a private online patient community.

* * * *

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

July 2021

