



CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

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Important Notice of Changes to Benefits under Active Plans 2, 3, and 4

July 2021

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 Plans 2, 3, and 4 for you and your eligible dependents (each, "Participant"):

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Nutritional Counseling for Active Plans 2, 3 and 4

Effective for eligible claims incurred on or after April 1, 2021, Active Plans 2, 3 and 4 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.

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.

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.

Diabetes Management for Active Plans 2, 3 and 4

Effective for eligible claims incurred on or after July 1, 2021, Active Plans 2, 3 and 4 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 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

July 2021

Active Plans 2, 3 and 4

