

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

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Important Notice of COVID-19 Vaccine Coverage under Retiree Plans 1, 2, 3, 4 and the Retiree Basic Plan

March 2021

Dear Retiree:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Retiree Health & Welfare Plan (the "Retiree Plan") is pleased to announce coverage of COVID-19 vaccines under Retiree Plans 1, 2, 3, 4 and the Retiree Basic Plan as follows, effective for eligible claims incurred on or after January 1, 2021:

- Retiree Plans 1, 2, 3, 4 and the Retiree Basic Plan will cover a Qualifying Coronavirus Preventive Service (as defined below) received from an innetwork provider at 100%, without participant cost sharing (such as a copayment, coinsurance, or a deductible), prior authorization, or other medical management requirements.
- 2. For eligible claims incurred through the end of the COVID-19 Public Health Emergency (as declared by the Secretary of Human and Health Services), Retiree Plans 1, 2, 3, 4 and the Retiree Basic Plan will cover a Qualifying Coronavirus Preventive Service received from a non-network provider—specifically, Retiree Plans 1, 2, 3, 4 and the Retiree Basic Plan will reimburse a non-network provider for the service in an amount that Retiree Plans 1, 2, 3, 4, and the Retiree Basic Plan determines is reasonable, as determined in comparison to prevailing market rates for such services. A reasonable amount shall include the amount that the provider would be paid under Medicare for the item or service. This reimbursement will be provided by Retiree Plans 1, 2, 3, 4 and the Retiree Basic Plan without participant cost sharing (such as a copayment, coinsurance, or a deductible), prior authorization, or other medical management requirements.

Qualifying Coronavirus Preventive Service: Qualifying Coronavirus Preventive Service means an immunization that is intended to prevent or mitigate coronavirus disease (COVID-19) and that is, with respect to the individual involved:

 An evidence-based item or service that has in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force, or

 An immunization that has in effect a recommendation from the Advisory committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC), which has been adopted by the Director of the CDC. This provision is in effect regardless of whether the immunization is recommended for routine use.

When an immunization first qualifies as a Qualifying Coronavirus Preventive Service, Retiree Plans 1, 2, 3, 4 and Basic will have at least 15 business days before coverage of such immunization as a Qualifying Coronavirus Preventive Service will be effective. The Pfizer/BioNTech, Moderna, and the Johnson & Johnson vaccines currently meet the definition of Qualifying Coronavirus Preventive Service.

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

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 to the SPD. The Board of Trustees of the Retiree Plan ("Board of Trustees") 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, as set forth in the SPD.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 46-5243652 PLAN: 501

March 2021