

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

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

April 2024

Dear Participant:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") is announcing the following benefit change under Active Plans 2, 3, and 4:

### Changes to Coverage of Physical Therapy for Active Plans 2, 3, and 4

Currently, the Plans require your doctor to submit a letter of medical necessity describing the frequency and duration of physical therapy treatment. Effective March 5, 2024, the Plans will provide for limited coverage of physical therapy prior to receiving a letter of medical necessity in certain situations. If the Fund Office is able to determine from your recent claims history that you have had an injury or condition for which physical therapy would be considered medically necessary, the Plan will cover:

- An initial 12 visits for:
  - sprains/strains/fractures or other injuries treated in an emergency room, urgent care facility or Physician office; or
  - conditions for which the Participant is undergoing current treatment by his/her Physician
- An initial 26 visits following Surgery.

After the initial 12 or 26 visits, as applicable, your doctor will need to submit a letter of medical necessity before additional visits will be covered.

If there is no record, or an insufficient record, of claims for the injury or treated condition in your recent claim history, your doctor must submit a letter of Medical Necessity in order for the initial therapy visits to be covered.

### 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

April 2024