

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

## **Important Notice of Changes to Plan Benefits under Retiree Plans 1, 2, 3, 4, and the Retiree Basic Plan**

April 2024

Dear Retiree:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Retiree Health & Welfare Plan (the "Retiree Plan") is pleased to announce the following enhancements and updates to the benefits under Retiree Plans 1, 2, 3, 4, and the Retiree Basic Plan.

### **Changes to Coverage of Physical Therapy for Retiree Plans 1, 2, 3, 4, and the Retiree Basic Plan**

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*

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 No.: 501

April 2024