

**CONSTRUCTION  
INDUSTRY LABORERS**

**FRINGE BENEFIT FUNDS**

PO Box 909500  
Kansas City, MO 64190  
(816) 777-2669  
(833) 479-9429 (toll free)  
(816) 756-3659 (fax)

Managed for the Trustees by  
Wilson-McShane Corporation

**AUGUST 2021**

**TO: ALL ELIGIBLE PARTICIPANTS OF THE CONSTRUCTION INDUSTRY LABORERS  
WELFARE FUND**

**RE: PLAN CHANGES – VIRTUAL VISITS FROM BRICK & MORTAR PROVIDERS**

**IMPORTANT NOTICE – PLEASE READ CAREFULLY**

Dear Participant:

The Trustees of the Construction Industry Laborers Welfare Fund wish to announce the following changes:

**Virtual Visits from Brick & Mortar Providers**

Effective September 1, 2021, in addition to coverage for physician office visits, the Plan will cover **virtual** physician visits according to the standard benefit level (subject to deductible and coinsurance). Virtual visits can include telephone and video visits.

As a reminder, standard benefit levels are as follows:

**Coinsurance**

**(Amount the Plan Pays After Deductible Until Out-of-Pocket Maximum is Met)**

BCBSKC Preferred Care Blue PPO Network.....	90%
Blue Card PPO Network.....	90%
BCBSKC and Blue Card Participating Providers.....	85%
BCBSKC and Blue Card Traditional Providers.....	60%
Out-of-Network, Non-Participating Providers .....	60%

In addition to physician virtual visits, the Plan will continue to cover Telehealth BlueKC Virtual Care benefits with no participant copayment and not subject to the deductible or coinsurance.

If you have any questions about these changes, please feel free to contact the Fund Office toll free at (833) 479-9429 or at (816) 777-2669.

Sincerely,

**BOARD OF TRUSTEES**

**Statement Regarding Status as a Grandfathered Health Plan**

This group health plan believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). 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 your 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.