FRINGE BENEFIT FUNDS

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JANUARY 2021

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

RE: PLAN CHANGES – VACCINATION BENEFIT

IMPORTANT NOTICE - PLEASE READ CAREFULLY

Dear Participant:

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

Vaccination Program

As previously announced, the Plan began a new vaccination program that included influenza and shingles vaccines at Sav-Rx pharmacies or at a physicians' office within the Blue KC Preferred Provider Network, with the following criteria:

- Influenza vaccines will be covered for all Covered Persons with no age limitations.
- Shingles vaccines will be covered for Covered Persons age 50 and older.

Influenza and shingles vaccines are in-network benefits only and services received at out-of-network providers will not be covered.

Effective December 11, 2020, the Plan will also began covering COVID-19 vaccinations that have emergency use authorization (EUA) or are approved by the Food and Drug Association (FDA) and recommended by the Centers For Disease Control at no cost to the Covered Person if the vaccination is received at a pharmacy in the Sav-Rx network or through an In-Network provider within the Blue KC Preferred Provider Network. Vaccinations received by Out-Of-Network providers, whether at a pharmacy or in a medical provider setting, will be paid at the Out-of-Network benefit level.

Medicare Retirees

Medicare retirees are eligible to receive the influenza, shingles and COVID-19 vaccines from a Sav-Rx pharmacy. Please watch for a flyer from Sav-Rx with more information on this including a voucher to use at the pharmacy.

If you have any questions about these changes, please feel free to contact the Fund Office 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.