CONSTRUCTION INDUSTRY LABORERS

FRINGE BENEFIT FUNDS

Managed for the Trustees by

TIC International Corporation

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FEBRUARY 12, 2018

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

RE: PLAN CHANGES – SURVIVING SPOUSE ELIGIBLITY & PEDIATRIC PREVENTIVE SERVICES

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

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

Effective for deaths occurring on or after January 1, 2018

Surviving Spouse Eligibility

If a retired participant dies on or after January 1, 2018, his surviving spouse may continue to make self-payments to continue eligibility under the retiree plan until remarriage, even if the spouse is not receiving any benefits from the CILP Fund. Prior to this change, a surviving spouse had to be eligible to receive a pension benefit under the Construction Industry Laborers Pension Fund to be eligible in the Welfare Fund.

Effective April 1, 2018

Pediatric Preventive Services

Effective April 1, 2018 the Plan will cover certain pediatric preventive services as explained below with no cost-sharing for participants (deductible or coinsurance will not apply). Pediatric Preventive Services must be received from an In-Network provider. If services are received from an Out-of-Network provider, they will not be covered.

Preventive services will be covered for the following:

Routine preventive Physician Examinations limited to the age ranges and gender recommended by the American Academy of Pediatrics. The listing may change from time to time based upon the recommendation of the American Academy of Pediatrics and BlueKC policy.

Newborn hearing screening, audiological assessment and follow-up, and initial amplifications.

Childhood Immunizations:

- At least 5 doses of vaccine against diphtheria, pertussis, tetanus;
- At least 4 doses of vaccine against polio, Haemophilus Influenza Type b (Hib);
- At least 3 doses of vaccine against Hepatitis B;
- 2 doses of vaccine against measles, mumps, and rubella;
- 2 doses of vaccine against varicella;
- At least 4 doses of vaccine against pediatric pneumococcal (PCV7);
- 1 dose of vaccine against influenza;
- At least one dose of vaccine against Hepatitis A;
- 3 doses of vaccine against Rotavirus;
- Such other vaccines and dosages as may be prescribed by the State Department of Health

The Plan will rely on established techniques and relevant evidence to determine the frequency, treatment or setting for which a covered preventive service will be available without cost-sharing. For immunizations, the Plan will follow the schedule recommended by the Center for Disease Control (CDC). The current recommendations can be found at: <u>https://www.aap.org/en-us/Documents/immunizationschedule2017.pdf</u>. The listing may change from time to time based upon the recommendation of the CDC and BlueKC policy.

In addition, if preventive pediatric services are received as a part of a regular office visit, the Plan can require you to pay a portion of the costs of the office visit, if the preventive service is not the primary purpose of the visit, or if your provider bills you for the preventive services separately from the office visit.

REMINDER - Telehealth Amwell Program Available

The Plan is partnering with Blue Cross of Kansas City to offer the Telehealth Amwell Program. This program will allow you access to urgent health care 24/7 using a computer (with a webcam) or through your smartphone or tablet. The doctors are available 24 hours a day / 7 days a week and will be able to answer questions, make diagnosis and in some cases prescribe basic medications, when needed. **There is no cost to you** for this program but prior to using the program you must complete the following easy steps:

- Download the Amwell app onto your smartphone or tablet.
- Open the app and enroll.
- To visit, use the app to select medical or children's medical (there may be other options, but medical is the only services covered by the plan).
- Complete information regarding illness/symptoms and insurance (including your subscriber ID).

If you have any questions about these changes, please feel free to contact the Fund Office at (913) 236-5490.

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.