



Managed for the Trustees by
Wilson-McShane Corporation

OCTOBER 2020

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

RE: PLAN CHANGES –EXPANDED TELEHEALTH COVERAGE

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

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

Effective for visits July 1, 2020 – December 31, 2020

Expanded Telehealth Benefit

Effective for visits from July 1, 2020 – December 31, 2020, the Plan will cover all virtual visits provided by a Physician's office via telephone call or video chat provided by a Physician in lieu of a face to face visit in the office. Virtual visits can be for any diagnosis, it does not have to be COVID-19 related. If the virtual visit is provided by an In-Network provider (providers in either the BCBSKC Preferred Care Blue PPO or Blue Card PPO Networks), it will be at **no cost to you**. If the virtual visit is provided by an Out-of-Network provider (any provider NOT in the BCBSKC Preferred Care Blue PPO or Blue Card PPO Networks), it will be paid according to the Plan's standard Out-of-Network rates, including the deductible and applicable coinsurance.

Prior to this change, the Telehealth Benefit was only payable for services provided by Telehealth BlueKC Virtual Care Program. In order to use the BlueKC Virtual Care program you must complete the following easy steps:

- Download the Blue KC Virtual Care app onto your smartphone or tablet.
- Open the app and register.
- To visit, use the app to select the type of care needed.
- 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 (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.