

**CONSTRUCTION
INDUSTRY LABORERS
FRINGE BENEFIT FUNDS**

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Managed for the Trustees by

TIC International Corporation

DECEMBER 28, 2016

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

RE: PLAN CHANGES – TELEHEALTH AMWELL PROGRAM; HOSPICE LIMITS; DENTAL AND VISION OPT-OUT OPTION

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

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

EFFECTIVE January 1, 2017

Telehealth Amwell Program

The Plan has added a benefit for the Telehealth Amwell Program. This program has no copayment or coinsurance and it is not subject to the deductible under the Plan. This program will allow you access to urgent health care 24/7 through a program run by Blue Cross of Kansas City. This program allows you to visit with a doctor either online using a computer (with a webcam) or through your smartphone. 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 (enclosed is a flyer with more information on the steps below):

- 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).

(OVER)

Hospice Benefit

The current \$10,000 lifetime limit on hospice care has been removed and replaced with a limit of six month's hospice care every three years.

Dental and Vision Benefits

In order to comply with the law and save the Plan money, there has been a technical change in the nature of dental and vision benefits. The actual benefits will not change. Under the change, you will now be able to opt out of dental and vision benefits. If you do opt out, it will not affect your cost of coverage under the Plan. If you do nothing, your benefits will stay the same.

MyIDCare

MyIDCare is a comprehensive identity protection program offered through Blue KC available at no cost to members and their spouses for as long as you are eligible in the Plan. To participate in this program, all members must enroll either at www.myidcare.com/bluekc or by calling toll free (877) 841-8158. To enroll, you will utilize the enrollment code provided on a flyer that you will receive, your Group ID# and Subscriber #. If you have questions about the program or how to enroll, please contact the Fund Office.

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.



LIVE & IMMEDIATE ACCESS TO CARE

Retail Telehealth Offers Online Doctor Visits 24/7

Retail Telehealth Benefits

Schedule and 'see' a doctor online from your phone, tablet or computer, from home, the office or while traveling using the Amwell mobile app.

Blue Cross and Blue Shield of Kansas City (Blue KC) wants to improve your access to care. That's why we've partnered with American Well (Amwell)* to bring you care from the comfort and convenience of your home or wherever you are. Beginning June 2016, Retail Telehealth will be available to most Blue KC members. (Medicare Advantage members will not have access)

- Open 24 Hours**
Doctors are available 24 hours a day, 365 days a year.
- Visit Anywhere, Anytime**
Install the mobile app and access healthcare from anywhere, anytime.
Services are not currently available in Texas, Arkansas or Louisiana. Prescribing is not allowed in Indiana.
- Safe & Secure**
Your information is kept private throughout the visit.
- No Appointments**
Just sign in – no more waiting rooms.

To learn more about Retail Telehealth and the Amwell app, visit Amwell.com.



Get Started Today

With the Amwell app, you'll have healthcare right in the palm of your hand.



1: Download the Amwell Mobile App

The Amwell app can be downloaded directly to your smart phone or tablet. Or, if you prefer the web, visit **Amwell.com**.

2: Enroll

Create an account in a few simple steps. Be sure to include your Blue KC insurance information when creating your account. Your information is stored securely.

3: Choose a Doctor

View a list of available doctors, their experience and ratings, and select one.

4: Visit

Engage in a secure live video visit directly from the web or your mobile device in high-quality streaming video.

*American Well's Online Care Group is an independent provider contracted to participate in Blue KC's commercial provider networks.



Kansas City

Blue KC is now offering MyIDCare

IDENTITY PROTECTION SERVICES

For more than **75 years**, Blue KC has worked to **protect the health and information of Blue KC members** and the **community** we serve.

As part of our commitment to member safety and security, Blue Cross and Blue Shield of Kansas City (Blue KC) is now offering MyIDCare™ identity protection services at no cost to you.

MyIDCare is a comprehensive identity protection service. It includes **credit and cyber monitoring, identity theft reimbursement insurance, concierge-style identity recovery services**, and it is currently the only monitoring system to protect against medical identity theft.



Blue KC Access Code:
3710892462

Enroll Now

Use the special access code listed, along with your Blue KC member ID card, to enroll online at www.myidcare.com/BlueKC or by phone at 1-877-841-8158, Monday through Friday from 8 a.m. to 8 p.m. Central time.

**Thank you, as always, for trusting Blue KC
with your healthcare coverage.**