

### FRINGE BENEFIT FUNDS

3100 Broadway, Suite 805 Kansas City, MO 64111 (816) 777-2669 (833) 479-9429 (toll free) (816) 756-3659 (fax) Managed for the Trustees by Wilson-McShane Corporation

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

## **RE: PLAN CHANGES – BREAST PUMPS**

# IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

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

### EFFECTIVE January 1, 2019

### Breast Pumps

The Plan will now cover services and supplies related to breast pumps at 100% of the allowable charge. You must get a prescription from your treating physician and get your breast pump from an In-Network provider (including mail order). Coverage includes one breast pump per pregnancy and it can be a manual or electric breast pump and single or double breast pump. The Plan will not cover breast pumps received from an Out-of-Network provider or purchased over the counter. It will also not cover more than one breast pump per pregnancy, regardless of the circumstance. Please refer to the enclosed information regarding the Blue Cross Blue Shield of Kansas City breast pump policy and In-Network providers.

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

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.