

**CONSTRUCTION
INDUSTRY LABORERS**

FRINGE BENEFIT FUNDS

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Managed for the Trustees by
Wilson-McShane Corporation

MARCH 31, 2022

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

**RE: PLAN CHANGES –MENTAL HEALTH AND SUBSTANCE ABUSE RELATED
SERVICES AND NETWORK TIER LEVELS**

IMPORTANT NOTICE – PLEASE READ CAREFULLY

Dear Participant:

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

Mental Health and Substance Abuse Disorder Related Services

Effective January 1, 2022, the Plan will begin covering all medically necessary services related to developmental, educational, self-management training or therapy, such as Applied Behavioral Analysis (ABA) Therapy, necessary to treat a covered mental health or substance use disorder.

Prior to this change, developmental, educational, self-management training or therapy, such as Applied Behavioral Analysis (ABA) Therapy, were not payable under the Plan.

Network Tier Levels

Effective June 1, 2022, providers that do not participate in the Blue Cross Blue Shield Kansas City Preferred Care Blue PPO Network or the Blue Card PPO Network will be payable at the Out-of-Network level. Previously, the Plan provided that 85% coinsurance applied to BCBSKC and Blue Card Participating Providers and 60% coinsurance applied to BCBSKC and Blue Card Traditional Providers. The 85% and 60% coinsurance tiers are being eliminated.

As of June 1, 2022, the following networks will be covered at the following coinsurance levels:

Coinsurance

(Amount the Plan Pays After Deductible Until Out-of-Pocket Maximum is Met)

After the Out-of-Pocket Maximum is met, the Plan pays 100% of covered UCR Charges for the remainder of the calendar year.

BCBSKC Preferred Care Blue PPO Network	90%
Blue Card PPO Network.....	90%
Out-of-Network, Non-Participating Providers.....	60%

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