



FOX VALLEY & VICINITY LABORERS

HEALTH AND WELFARE AND PENSION FUNDS

DATE: March 15, 2021

TO: Eligible Participants

FROM: Board of Trustees

SUBJECT: Fox Valley Laborers Health and Welfare Fund
Summary of Material Modifications

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This letter is a Summary of Material Modifications to the Plan Document. Please read this letter carefully and keep it with your copy of the January 2019 Edition of the Summary Plan Description booklet. The letter contains information on changes to the benefit coverage provided by your Health and Welfare Plan.

Due to the way the healthcare industry is responding to the interest in accessing medical care through telemedicine, the Board of Trustees is providing the following new benefit to the Plan:

- **Telemedicine / Telehealth:** Effective April 1, 2021, the Trustees amended the plan of benefits to include telemedicine / telehealth visits for both in-network and out-of-network services where in-person office visits are not available or where virtual care is preferred. When offered by your physician, visits might be on the phone, i-Pad, tablet, or computer. This may allow audio and video visits with your healthcare provider for issues like a minor burn, pink eye, an earache, or flu symptoms. The benefit will be covered at normal cost sharing (deductibles and coinsurance applicable).

Please also be reminded that telehealth visits related to the evaluation and diagnostic testing for COVID-19 are covered at 100% without deductible, coinsurance, or copays from March 18, 2020 until the Secretary of Health and Human Services declares that the public health emergency has expired.

Statement of Grandfathered Plan Status: The Fox Valley Laborers Health and Welfare Fund believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (PPACA). As permitted by PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of PPACA 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 PPACA, for example, the elimination of lifetime limits on benefits.

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Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at (847) 742-0900. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans

If you have any questions reading this notice, please contact the Fund Office.

SUMMARY OF MATERIAL MODIFICATIONS –March 2021 – EIN: 36-6219639 – PLAN NO. 501. This announcement contains highlights of certain features of the Fox Valley Laborers Health and Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this announcement does not guarantee eligibility.