



CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

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Important Notice of COVID-19 Vaccine Coverage under Active Plans 2, 3, and 4

March 2021

Dear Participant:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") is pleased to announce coverage of COVID-19 vaccines under Active Plans 2, 3, and 4 as follows, effective for eligible claims incurred on or after January 1, 2021:

1. Active Plans 2, 3, and 4 will cover a Qualifying Coronavirus Preventive Service (as defined below) received from an **in-network provider** at 100%, without participant cost sharing (such as a copayment, coinsurance, or a deductible), prior authorization, or other medical management requirements.
2. For eligible claims incurred through the end of the COVID-19 Public Health Emergency (as declared by the Secretary of Health and Human Services), Active Plans 2, 3, and 4 will cover a Qualifying Coronavirus Preventive Service Received from a **non-network provider**—specifically, Active Plan 2, 3, and 4 will reimburse a non-network provider for the service in an amount that Active Plans, 2, 3, and 4 determines is reasonable, as determined in comparison to prevailing market rates for such services. A reasonable amount shall include the amount that the provider would be paid under Medicare for the item or service. This reimbursement will be provided by Active Plans 2, 3, and 4 without participant cost sharing (such as a copayment, coinsurance, or a deductible), prior authorization, or other medical management requirements.

Qualifying Coronavirus Preventive Service: Qualifying Coronavirus Preventive Service means immunization that is intended to prevent or mitigate coronavirus disease (COVID-19) and that is, with respect to the individual involved:

- An evidence-based item or service that has in effect a rating of A or B in the current recommendations of the United States Preventive Services Task Force, or
- An immunization that has in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention (CDC), which has been adopted by the Director of the CDC. This provision is in effect regardless of whether the immunization is recommended for routine use.

EMPLOYER PARTICIPANTS –

Builders' Association, Employing Plasterers' Association, Underground Contractors' Association, Mason Contractors' Association, Concrete Contractors' Association, Wrecking Contractors, Concrete Products Employers, Lake County Illinois Employers, Illinois Road Builders Association, Bridge and Highway Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.

When an immunization first qualifies as a Qualifying Coronavirus Preventive Service, Active Plans 2, 3, and 4 will have at least 15 business days before coverage of such immunization as a Qualifying Coronavirus Preventive Service will be effective. The Pfizer/BioNTech, Moderna, and the Johnson & Johnson vaccines currently meet the definition of Qualifying Coronavirus Preventive Service.

Questions?

If you have questions about your benefits, please contact the Fund Office at (708) 562-0200 or (866) 906-0200, from 8:00 am to 5:00 pm, Monday through Friday.

Final Note

Please share this Notice with your family members who are eligible for coverage and keep it with your SPD and other benefits information for easy reference. Capitalized terms used but not defined in this Notice have the meaning as set forth in the SPD.

Sincerely,

Board of Trustees

Statement of the Plan's Grandfathered Status. The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Fund believes this Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act), which means that the Plan existed when the health care reform law was signed on March 23, 2010. 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 the 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. Questions regarding which protections apply and 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 Fund Office at (708) 562-0200 or 866-906-0200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or <http://www.dol.gov/ebsa/healthreform/>. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

The information contained in this Notice only highlights certain features of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") and is intended to be a Summary of Material Modifications to the SPD.

The Board of Trustees of the Plan ("Trustees") reserves the right and has the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. Receipt of this Notice does not confer or guarantee eligibility for benefits. In addition, the Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan's provisions, as set forth in the SPD.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 36-2151212 Plan No.: 501

March 2021