

# CHICAGO & VICINITY LABORERS' DISTRICT COUNCIL HEALTH & WELFARE PLAN

## **Important Notice of Improvement to Benefits under Active Plans 2, 3, and 4**

April 2025

Dear Participant:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Health & Welfare Plan (the "Plan") is announcing improvements to the Active Plans 2, 3, and 4.

The Plan currently covers outpatient Speech, Occupational, and Physical therapies for you and your eligible dependents, subject to the Plan's terms. The Plan also covers Medically Necessary treatment directly related to an autism diagnosis, including Applied Behavioral Analysis Therapy (commonly known as ABA Therapy).

The changes and new benefits now available are explained below.

### **Changes to Speech Therapy, Physical Therapy, and Occupational Therapy Coverage for Active Plans 2, 3, and 4**

Effective for eligible claims incurred on or after January 1, 2025, the Plan covers treatment for Speech Therapy for all covered conditions for dependent children with developmental delays.

The Plan also covers Occupational Therapy and Physical Therapy benefits for all covered conditions for dependent children with developmental delays.

### **Speech Therapy, Physical Therapy or Occupational Therapy is Available for any Covered Condition for Active Plans 2, 3, and 4**

The Plan covers the initial 12 Medically Necessary visits to treat any covered condition under the Plan.

Covered conditions may include medical, surgical, behavioral health, mental health, and substance abuse disorders unless otherwise specified under the Plan.

After the initial 12 visits, the Plan covers additional Speech Therapy, Physical Therapy, or Occupational Therapy visits, subject to a review of Medical Necessity.

### **Clarification Regarding Reconstructive Surgery in Connection with Mastectomy for Active Plans 2, 3, and 4**

Effective January 1, 2025, the Plan is amended to clarify that reconstructive surgery in connection with a mastectomy includes aesthetic flat closure.

## 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

April 2025