

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

Important Notice of Changes to Plan Benefits under Retiree Plans 1, 2, 3, and 4

April 2025

Dear Retiree:

The Board of Trustees of the Chicago & Vicinity Laborers' District Council Retiree Health & Welfare Plan (the "Retiree Plan") is announcing improvements to the Retiree Plans 1, 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 Retiree Plans 1, 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.

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Speech Therapy, Physical Therapy or Occupational Therapy is Available for any Covered Condition for Retiree Plans 1, 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 Retiree Plans 1, 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

The information contained in this Notice only highlights certain features of the Chicago & Vicinity Laborers' District Council Retiree Health & Welfare Plan and is intended to be a Summary of Material Modifications to the SPD. The Board of Trustees of the Retiree Plan ("Board of Trustees") reserves the right and has the authority to amend, modify, or eliminate benefits at any time, or terminate the Retiree Plan when financial conditions dictate. Receipt of this Notice does not confer or guarantee eligibility for benefits. In addition, the Board of Trustees, or such other persons as delegated by the Board of Trustees, has the discretion to interpret and construe the Retiree Plan's provisions, as set forth in the SPD.

SUMMARY OF MATERIAL MODIFICATIONS

EIN: 46-5243652 Plan No.: 501

April 2025