



**CONSTRUCTION
INDUSTRY LABORERS
FRINGE BENEFIT FUNDS**

3100 Broadway, Suite 805
Kansas City, MO 64111
(816) 777-2669
(833) 479-9429 (toll free)
(816) 756-3659 (fax)

Managed for the Trustees by
Wilson-McShane Corporation

XXXXXXXXXXXX

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

RE: VARIOUS PLAN CHANGES

**IMPORTANT NOTICE – PLEASE READ
CAREFULLY**

Dear Participant:

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

Amplifon Hearing Network

Effective January 1, 2020, the Plan has contracted with Amplifon Hearing Health Care, a third-party service provider, to provide you and your family with greater access to in-network hearing care providers and discounts. Amplifon representatives can be reached at (866) 861-4369 or you can visit their website at www.amplifonusa.com/cilfunds for further information and assistance. Please reference the attached informational pamphlet from Amplifon for additional details.

Gene Therapy Exclusion

Effective July 17, 2019, the Plan is excluding all services, supplies and drugs related to gene therapy.

Emergency Room Copayment

Effective January 1, 2020, the copay for emergency room services increases from \$65 to \$70. As a reminder, if you are admitted to the hospital from the emergency room, this copay will be waived.

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

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.