FRINGE BENEFIT FUNDS

PO Box 909500 Kansas City, MO 64190 (816) 777-2669 (833) 479-9429 (toll free) (816) 756-3659 (fax) Managed for the Trustees by Wilson-McShane Corporation

AUGUST 2020

TO: ALL ELIGIBLE PARTICIPANTS OF THE CONSTRUCTION INDUSTRY LABORERS

WELFARE FUND

RE: PLAN CHANGES - EXTENDED EXPANDED TELEHEALTH COVERAGE & NEW

FUND OFFICE ADDRESS

IMPORTANT NOTICE - PLEASE READ CAREFULLY

Dear Participant:

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

Extended Expanded Telehealth Benefit

Effective for visits from July 1, 2020 – September 30, 2020, the Plan will continue to cover all virtual visits provided by a Physician's office via telephone call or video chat provided by a Physician in lieu of a face to face visit in the office. Virtual visits can be for any diagnosis, it does not have to be COVID-19 related. If the virtual visit is provided by an In-Network provider (providers in either the BCBSKC Preferred Care Blue PPO or Blue Card PPO Networks), it will be at **no cost to you**. If the virtual visit is provided by an Out-of-Network provider (any provider NOT in the BCBSKC Preferred Care Blue PPO or Blue Card PPO Networks), it will be paid according to the Plan's standard Out-of-Network rates, including the deductible and applicable coinsurance.

Prior to this change, the expanded Telehealth Benefit applied to visits from April 1, 2020 – June 30, 2020.

New Fund Office Address

Effective immediately, the Fund Office mailing address will be as follows:

Wilson McShane Corporation PO Box 909500 Kansas City, MO 64190-9500 (816) 777-2669 (833) 479-9429 (toll-free)

Effective immediately, the Fund Office physical address is as follows:

Wilson McShane Corporation 12200 N Ambassador Drive, Suite 400 Kansas City, MO 64163 If you have any questions about these changes, please feel free to contact the Fund Office at (816) 777-2669.

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.