



INDIANA LABORERS WELFARE FUND

P.O. BOX 1587 TERRE HAUTE, INDIANA 47808-1587

Telephone (812) 238-2551 Toll Free (800) 962-3158

Fax (812) 238-2553 www.IndianaLaborers.org

This letter serves as a summary of material modifications of the Plan.
Please keep this with your Summary Plan Description.

*** Important Welfare Benefit Changes ***

March 2016

To All Participants of the
Indiana Laborers Welfare Fund

Dear Participant:

The Trustees have amended the Plan to make the following changes:

Effective March 15, 2016 the Plan had a change in Trustees. Trustee Edward T. Hazledine retired and was replaced by Mr. James McDonald.

Effective March 21, 2016 the Plan had a change in Administrative Manager. Somer Taylor is now the Administrative Manager.

Effective March 1, 2016

Currently, when an Active employee does not work enough hours to maintain eligibility, the Plan allows continued coverage by making a Total Self-Payment for up to 2 consecutive Qualification Periods. If eligibility is not re-established based on hours worked, the employee can continue their coverage by making self-payments based on 40 hours per week at the current contribution rate.

This rule has changed effective March 1, 2016 to allow an Active disabled participant to stay on Total Self-Payments. A disabled participant is not required to switch to the 40 hours per week requirement. In order to qualify for the continuation of Total Self-Payments the participant must be unable to work due to a continuing injury or Sickness and must provide medical evidence satisfactory to the Board of Trustees of the continuing Disability.

This new change applies to Active Disabled Participants only and not to Retirees.

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

Officers-Board of Trustees

Francis J. Gantner
Chairman

David A. Frye
Secretary-Treasurer

Somer Taylor
Administrative Manager



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 which protections 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 1-800-962-3158. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions regarding these changes, please contact the Fund Office at 1-800-962-3158.

Sincerely yours,
Board of Trustees

***** IMPORTANT WELFARE FUND NOTICE *****

Date: March 2016

To: All Participants of the Indiana Laborers Welfare Fund

Dear Participant:

Indiana Laborers Welfare Fund would like to share some important information with all Participants and Dependents who are currently using the Indiana Laborers Welfare Fund - Anthem Blue Cross Blue Shield Benefit Card and Davis Vision Benefits.



Anthem Blue Cross Blue Shield has useful tools that can be utilized by all Anthem and Blue Cross Blue Shield Participants. Enclosed, please find directions on how to register with Anthem Blue Cross Blue Shield to access your benefits.

Below is a list of useful tools you may utilize once you have registered with Anthem Blue Cross Blue Shield:

- Find an in-network provider; doctors and facilities
- Compare cost and quality of common procedures between different providers of service
- Estimate your share of the costs before you get treatment
- Maintain a personal Health Record
- Check status of claims
- Review claim details; service dates, date processed by Anthem Blue Cross Blue Shield, provider, breakdown of charges (billed amount, allowed amount, patient responsibility)
- Download claims into an Excel spreadsheet
- Get discounts on health-related products and services.



Davis Vision now has a mobile app that you can download to your smartphone. This will allow you more access to your Eye Care Benefits. Enclosed, please find more information on the Davis Vision Mobile App.

These services will help you be an engaged and knowledgeable health care consumer.

If you have any questions with regard to these services, please contact the Fund Office at 1-800-962-3158 option 2.

Sincerely yours,

Board of Trustees
Indiana Laborers Welfare Fund

Register with anthem.com to access your benefits*



From your computer



Go to **anthem.com**
and select **Register Now**



Provide the personal
information requested



Create a username and password



Set your email preferences



Select **Submit**



From your mobile device



Search for **Anthem Blue Cross and Blue Shield** in your app store and select **Install** (It's free). Open the app and select **Register Now**



Confirm your identity



Create a username and password



Set your email preferences



Confirm and select **Register**



Indiana Laborers Welfare Fund
P.O. Box 1587
Terre Haute, IN 47808
1-800-962-3158

Need help signing up?

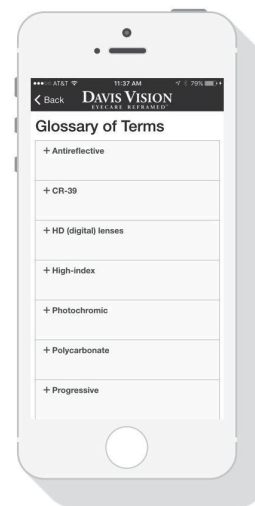
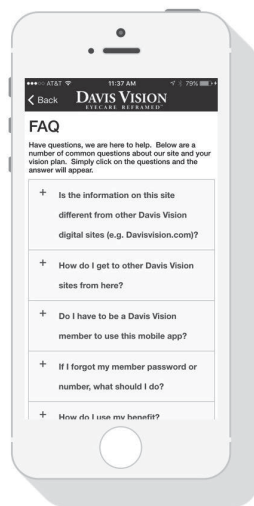
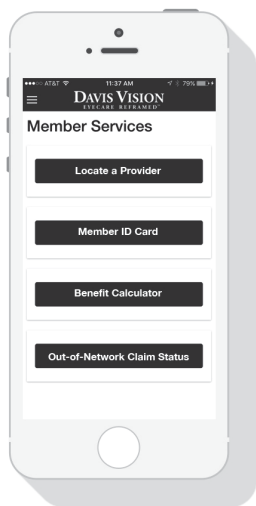
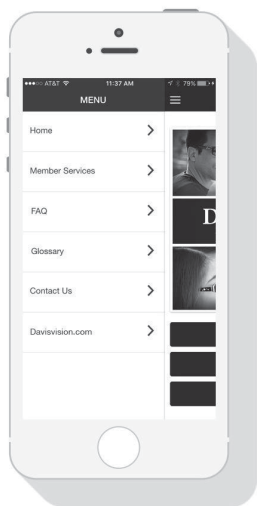
Call the Help Desk at
1-866-755-2680.

* You must be 18 years or older to register your own account.

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross and Blue Shield of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; CompCare Health Services Insurance Corporation (CompCare), which underwrites or administers the HMO policies; and CompCare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

**YOUR BENEFITS
WHERE YOU NEED THEM:**

AT YOUR FINGERTIPS



HAVE YOU DOWNLOADED THE DAVIS VISION MOBILE APP YET?

Enjoying your health care benefits should be convenient and easy - that's why we've made them even more accessible. Simple navigation, quick links to the places you need to visit, frequently asked questions, a term glossary and more means you'll always have what you need, right in the palm of your hand. Find it in the mobile app stores for iOS and Android.

That's Davis Vision, and this is eyecare reframedSM.



DAVIS VISION
EYECARE REFRAMEDSM

DAVISVISION.COM
1 (877) 393-7803

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