



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

October 2017

To All Participants of the
Indiana Laborers Welfare Fund

Dear Participant:

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

REMINDER: (tele-doctor) New LiveHealth Online Doctor Visit Benefit Added!

The Fund Office has partnered with Anthem to offer a new feature called LiveHealth Online. The LiveHealth Online program gives covered non-Medicare persons the capability to speak with a certified physician online (with a webcam) or through a smartphone in order to get quick access to certain prescriptions or other advice regarding a medical situation. This on-line doctor visit benefit is available 24 hours a day, 7 days a week and can be accessed at www.livehealthonline.com. Technical assistance can be obtained by calling toll-free at (888) 548-3432. This benefit is not meant for emergency situations but it can help in deciding whether a medical situation is an emergency.

The cost of this new program is \$20 per visit. If the online doctor directs you to go to the emergency room or an urgent care center, you will not be charged.

Medicare Retirees and their Eligible Dependents

You will need to pay the full cost of the visit using a credit card through the website of smartphone application at the time of service. You can then submit a claim to the Fund Office for reimbursement of the fee (less the \$20 copayment).

All Other Covered Persons

You will need to pay the \$20 using a credit card through the website or smartphone application at the time of service.

The Trustees hope this new benefit will help reduce the cost of non-urgent ER visits for both you and the Fund.

Statement Regarding Women's Health and Cancer Rights Act of 1998

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998 provides benefits for mastectomy-related services, including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses and complications resulting from a mastectomy, including lymphedema? Contact the Fund Office for additional information.

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

Officers-Board of Trustees

Francis J. Gantner
Chairman

David A. Fry
Secretary-Treasurer

Somer Taylor
Administrative Manager



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.

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 Participant 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.

Sincerely,

Board of Trustees