



INDIANA LABORERS WELFARE FUND

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

Telephone (812) 238-2551 Toll Free 1-800-962-3158

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 *

July 2021

To All Participants of the
Indiana Laborers Welfare Fund

SUMMARY OF MODIFICATION TO THE PLAN

The Trustees of the Indiana Laborers Welfare Fund wish to announce the following changes to the Plan effective as follows:

Extended Telehealth Benefit Provided by a Physician's Office

Effective for services incurred from July 1, 2021 – September 30, 2021:

Due to the COVID-19 pandemic, the Plan will continue to cover all virtual visits that are provided by a Physician's office via telephone call or video chat 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 the Anthem Blue Access Network), 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 Anthem Blue Access Network), it will be paid according to the applicable Plan's standard Out-of-Network rates, up to the Allowed Charge, including the deductible and applicable coinsurance. This means that if you choose an Out-of-Network provider, you could be balanced billed in addition to the deductible and applicable coinsurance.

Prior to this change, the extended Telehealth Benefit applied to services incurred from March 24, 2020 – June 30, 2021.

Effective for services incurred on or after October 1, 2021:

The Plan will continue to cover all virtual visits that are provided by a Physician's office via telephone call or video chat in lieu of a face to face visit in the office. As was the rule prior to October 1, 2021, virtual visits can be for any diagnosis, it does not have to be COVID-19 related.

However, commencing on October 1, 2021, **all** virtual visits will be paid according to the applicable Plan's standard In- and Out-of-Network rates, up to the Allowed Charge, including the deductible and applicable coinsurance. **This means that as of October 1, 2021, virtual visits for In-Network providers may no longer be at no cost to you.**

As always, if you choose an Out-of-Network provider, you could be balanced billed in addition to any deductible and applicable coinsurance.

The modifications effective October 1, 2021 do not apply to coverage provided through the Plan's telehealth vendor, LiveHealth Online. LiveHealth Online will continue to be available at no cost to you for medical and mental health services.

Officers-Board of Trustees

Francis J. Gantner
Chairman

David A. Frye
Secretary-Treasurer

Somer Taylor
Administrative Manager



Usual, Customary and Reasonable Charges (UCR)

Effective September 1, 2021, for providers not in the primary PPO network, the Usual, Customary and Reasonable Charges (UCR) will be based on the Allowed Amount provided by the Plan's PPO Provider. If the PPO network does not have an allowed amount for a specific service, a third-party vendor will provide an Allowed Amount.

Prior to this change, the Plan's UCR was based on the Fair Health Relative Value at the 85th percentile.

Preventive Services

Effective December 1, 2021, the age requirements for a colonoscopy and lung screening have been lowered, as follows:

Service	Age Requirement Current	Age Requirement as of December 1, 2021
Colorectal Cancer Screening - Sigmoidoscopy	Age 50 & over 1 every 5 Plan years	Age 45 & over 1 every 5 Plan years
Colorectal Cancer Screening - Colonoscopy	Age 50 & over 1 every 5 Plan years	Age 45 & over 1 every 5 Plan years
Lung Screening by Low-Dose CAT Scans	Age 55-80 with history of smoking	Age 50-80 with history of smoking

Please keep this SMM with your Summary Plan Description (SPD)/Plan Rules and Regulations for easy reference to all Plan provisions. If you have any questions regarding this notice or any other benefits covered by the Plan, you can contact the Fund Office at (800) 962-3158.

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

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.

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.

IMPORTANT REMINDER ABOUT YOUR TELEHEALTH BENEFIT

The use of the telehealth option is at NO COST to you. You can access this Telehealth Benefit at www.livehealthonline.com or search for "LiveHealth Online" on a smart phone or tablet to download our app for free.

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 online doctor visit benefit is available 24 hours a day, 7 days a week.

Classes C & D Medicare Retirees and their Eligible Dependents will need to pay the full cost of the visit using a credit card through the website or smartphone application at the time of service. You can then submit a claim to the Fund Office for a full reimbursement of the fee.

Class CP Medicare Retirees and Eligible Dependents should call the Labor First Advocacy team at (812) 238-2551 or (800) 962-3158 using Option 5 for more information on telehealth benefits.

The information on the following page is an illustrative example of the types of providers and typical conditions that are treated as well as the average cost of care for each type of medical provider. As you can see if you do not have a true emergent medical condition you can be treated at a much lower cost than the Emergency Room.

A GUIDE FOR WHERE TO GO WHEN YOU NEED MEDICAL CARE*

Telehealth LiveHealth Online	Nurse Practitioner Retail Clinic	Doctor's Office	Urgent Care Center	Emergency Room
Access telehealth services to treat minor medical conditions. Connect with a board-certified doctor via video or phone when, where, and how it works best for you. Go to the following website www.livehealthonline.com or call toll-free at (888) 548-3432.	Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	The place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.	For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room. "Freestanding" emergency room (ER) locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities
Typical Conditions Treated:				
Colds and flu Rashes or skin conditions Sore throats, ear ache, sinus pain Headaches Stomachaches Fever Allergies Acne UTIs and more	Colds and flu Rashes or skin conditions Sore throats, ear ache, sinus pain Minor cuts and burns Pregnancy testing Vaccines	General health issues Preventive care Routine checkups Immunization and screenings	Fever and flu symptoms Minor cuts, sprains, burns, rashes Headaches Lower back pain Joint pain Minor respiratory symptoms UTIs	Sudden numbness, weakness Uncontrolled bleeding Seizure or loss of consciousness Shortness of breath Chest pain Head injury/major trauma Blurry or loss of vision Severe cuts or burns Overdose Broken bones
Your Time:				
No need to leave home or work. Use of mobile device, tablet or computer for virtual visit. Typically answered within minutes.	No appointment needed.	Appointment times required. Shorter wait times than an emergency room.	Walk in scheduling. No appointments taken and wait time will vary.	No appointments taken and wait times can be long and be up to many hours before you are seen.

* The information provided here is intended to be general information on how you can get the most out of your plan and your health care dollars. It is not intended as medical advice. You should consider all relevant factors and to consult with your treating doctor when selecting a health care professional or facility for care. During a medical emergency, go to the nearest hospital or call 911.

Lower Costs



Higher Costs

Telehealth LiveHealth Online	Nurse Practitioner Retail Clinic	Doctor's Office	Urgent Care Center	Emergency Room
Average Cost per Visit Charged to the Indiana Laborers Welfare Plan:				
\$59 per visit*	\$82 per visit*	\$105 per visit*	\$147 per visit*	\$1,636 per visit*
Your Cost after Health and Welfare Fund Payment (assuming In Network provider and your deductible is met):				
\$0 copayment	\$20.50 co-insurance**	\$26.25 co-insurance**	\$36.75 co-insurance**	\$461.50 co-insurance**

* Provided by Anthem Blue Cross and Blue Shield.

** This represents the average cost of each visit and will vary by provider.

Perspectives Member Assistance Program (MAP)

The Trustees have implemented a program to provide professional consultations for a variety of problems that may affect your personal well-being and your job performance. There are many services available to you and they are provided at no cost. This program is called Perspectives and is available to all Participants and members of their household.

Accessing the Perspectives MAP Program

To access the Perspectives MAP program, Participants and members of their household may call in by phone or through the internet portal 24 hours a day, seven days a week.

- Using your telephone, call the program's toll-free number at 1-800-456-6327
- For web-based services, visit perspectivesltd.com. The username is: **INLAB** and the password is: **perspectives**

Perspectives Counseling Services

Perspectives Case Managers, all of whom are licensed masters- or doctorate-level behavioral health clinicians, are available to assist with a variety of concerns, including (but not limited to):

- Alcohol/Addictions/Abuse
- Anger
- Budgeting
- Child Custody
- Depression
- Family Issues
- Grief/Loss
- Mood Swings
- Parenting
- Relationship Issues
- Stress
- Work-Life Balance

At the time of the initial call, the Perspectives Case Manager will gather some preliminary information and assess your situation. After the assessment, the Case Manager will then coordinate an appointment for you to meet with a local counselor, who will work with you to develop a solution-focused plan of action. Short-term counseling, **up to eight sessions** per issue, can be provided by the counselor to assist in resolving the problem. If long term or specialized care is indicated during either the assessment or through the course of face-to-face counseling, a referral will be made to a resource or facility that meets your needs. The Perspectives MAP will coordinate with this Plan and make every effort to provide referrals to treatment providers within the PPO network. If these referrals are necessary, the objective is to recommend the most appropriate level of care for your unique situation.

Perspectives Legal and Financial Services

Perspectives Legal and Financial Services provides a cost-effective solution to help Participants and members of their household who have legal concerns. The program provides you with phone access to specialists who can help you understand your options and point you in the right direction for the help you need. If you do require an attorney, you will be given a referral to their network that includes a FREE 30 minute consultation and 25% reduction in attorney fees. The following services are included in the Perspectives Legal and Financial Services program:

- College Planning
- Debt Counseling
- Retirement Planning
- Separation/Divorce
- Tax Consultation
- Will Preparation

Perspectives WorkLife Online

Perspectives WorkLife Online provides Participants and members of their household with online access to services that help with various areas of life and productivity. The following services are included in Perspectives WorkLife Online:

- Career Development/ Training
- Elder Care/ Child Care
- Financial Calculators
- Legal Forms
- Self-Assessments

Perspectives WorkLife Services Perspectives WorkLife Services provides Participants and members of their household with access to the relocation center and FREE phone consultations with specialists who assist families with child and eldercare issues, as well as convenience services. Our national network of pre-screened child and eldercare providers offer a time-saving service for you and the people you care about. The following services are included in Perspectives WorkLife Services:

- Adoption
- Day Care
- Nursing Home Care
- Pet Services
- Summer Camps

Perspectives SPARK Mobile Application

Available on most smart phone and tablet devices, provides Participants and members of their household with mobile access to secure and confidential counseling, as well as helpful resources on a number of wellbeing and productivity-related topics. The application also contains a summary of Indiana Laborers Welfare Fund's MAP, as well as the ability to connect immediately with one of Perspectives' licensed and experienced behavioral health clinicians.



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P.O. Box 1587
Terre Haute, IN 47808-1587



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