

INDIANA LABORERS WELFARE FUND

PO Box 1587
Terre Haute, IN 47808



Prsrt Std
US Postage
PAID
Indianapolis, IN
Permit #593



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** *

November 2024

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:

Dental Benefit Update

Effective May 1, 2024, age restrictions are removed for sealants applied to first and second permanent molars. Prior to this change, sealants for the first permanent molar were covered up to age nine, and sealants for second permanent molars were covered up to age 14.

Vision Benefit Update

Effective January 1, 2025, your vision benefits are improving. If you elect contact lenses instead of frames and lenses, the Plan will cover 100% of the cost of the contact lenses, up to \$250, when purchased from a provider in the VSP Network. The Plan previously covered 100% of the cost, up to \$150.

Effective January 1, 2025, the Plan will also cover eyeglasses frames at higher dollar amounts. The Plan will cover 100% of the cost of retail eyeglasses frames purchased from a VSP Network provider, up to \$250 retail price. The Plan will cover 100% of the cost of retail featured frame brand eyeglasses frames purchased from a VSP Network provider, up to \$300 retail price. The Plan will cover 100% of the cost of Costco eyeglasses frames, up to \$135. Prior to this change, the Plan covered retail eyeglasses frames from a VSP Network provider up to \$150 retail price, retail featured brand eyeglasses frames purchased from a VSP Network provider up to \$200 retail price, and Costco eyeglasses frames up to \$80.

Necessary contact lenses (not *elective* contact lenses) are covered in full when purchased from a provider in the VSP network. For an out-of-network provider, the maximum reimbursement for necessary contact lenses is \$210.

New Mandatory Biosimilar Prescription Drug Program

Effective December 1, 2024, the Mandatory Biosimilar Program requires the use of biosimilar prescription drug equivalents (instead of brand-name biological products, sometimes called “biologics”) whenever available. If the Eligible Person or Physician requests a brand name prescription biologic instead of its biosimilar equivalent, the Eligible Person must submit a Letter of Medical Necessity, written by the Physician, to Sav-Rx, subject to review by Sav-Rx. If you choose to not participate, your prescription drug at issue (with the biosimilar equivalent) will not be covered under the Plan.

The Plan currently has a Mandatory Generic Program, and the new Mandatory Biosimilar Program is in addition to the Mandatory Generic Program.

Officers-Board of Trustees

James O. McDonald, II
Chairman

Brian C. Short
Secretary-Treasurer

Somer Taylor
Administrative Manager



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 (812) 238-2551.

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 812-238-2551. 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 for both medical and behavioral health services. 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 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:				
\$67 per visit*	\$63 per visit*	\$170 per visit*	\$170 per visit*	\$2,561 per visit*
Your Cost after Health and Welfare Fund Payment (assuming In Network provider and your deductible is met):				
\$0 copayment	\$15.75 co-insurance**	\$42.50 co-insurance**	\$42.50 co-insurance**	\$640.25 co-insurance**

* Provided by Anthem Blue Cross and Blue Shield.

** This represents the average cost of each visit and will vary by provider. Additional \$70 deductible applies to emergency room visits per person per visit, including observation, unless life threatening sickness,

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
- Depression
- Parenting
- Anger
- Family Issues
- Relationship Issues
- Budgeting
- Grief/Loss
- Stress
- Child Custody
- Mood Swings
- 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
- Retirement Planning
- Tax Consultation
- Debt Counseling
- Separation/Divorce
- 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
- Legal Forms
- Elder Care/ Child Care
- Self-Assessments
- Financial Calculators