


**INDIANA LABORERS WELFARE FUND**
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This letter serves as a summary of material modifications of the Plan.
Please keep this with your Summary Plan Description.

*** Important Welfare Benefit Changes ***

September 2026

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:

**New Member Assistance Program**
Effective September 1, 2026, this Plan has a new service provider that offers confidential counseling and support. The Employee Assistance Program from TEAM Wellness Corporation will replace the Member Assistance Program from AllOne Health.

Set up an appointment with TEAM by calling 800-634-7710. No referral by the Fund or your employer is required, and all of the services provided are completely confidential. TEAM Wellness Corporation provides the following services at no cost to you:

**Behavioral Health**

- Up to six (six) counseling sessions per episode of care per calendar year
- Support for stress, anxiety, depression, family or relationship concerns, substance use issues, grief, work-related stress, legal issues, finances and money issues, and life transitions.

**Nurse Case Management**

- Assistance navigating complex medical or behavioral health conditions
- Help coordinating care among providers and third-party agencies
- Support locating financial, travel, lodging, or medication resources not covered by the Plan
- Assistance understanding diagnoses and treatment options
- Support obtaining second opinions or locating experienced providers for the care required
- Coverage and claims concerns

**Wellness and Health Coaching**

- Nutrition, fitness and lifestyle coaching
- Support for chronic conditions such as diabetes and other endocrine or diet-related concerns

**Care Coordination**

- Referrals to community resources, including counselors and therapists, when additional care is needed
- Ongoing follow-up and case coordination to help ensure continuity of care
- Childcare or elder care locators
- Referrals for legal and financial services, including one free consultation per issue (discounted rates may apply thereafter)

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 Teladoc Online, www.teladochealth.com, or call 800-835-2362.

Teladoc Health is a virtual healthcare service that offers convenient, confidential access to U.S. board-certified, licensed providers for 24/7 urgent care, dermatology, or behavioral health visits. By scheduling a visit with a Teladoc Health provider you may be diagnosed, treated, and prescribed medication if necessary.

This Benefit is not meant for emergency situations but it can help in deciding whether a medical situation is an emergency. Benefits for Teladoc Online Physician Visits are payable according to the Schedule of Benefits. If you need technical assistance you can call toll-free at 800-835-2362.

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 Fund Office at (812) 238-2551, choosing Option 2, for more information on telehealth benefits.