



## SUMMARY OF MATERIAL MODIFICATION Interim Amendment in response to COVID 19 Telehealth Services

# CENTRAL LABORERS' WELFARE FUND

**On March 24, 2020, the Trustees of the Central Laborers' Welfare Fund adopted the following temporary change, with an effective date of March 19, 2020, to the Fund's Plan provisions in response to the Coronavirus Pandemic.**

### *Telehealth Services*

In order to provide vital health care services to individuals seeking such services, but who are ordered, discouraged or are otherwise precluded from seeking those services at a healthcare facility or brick and mortar location due to COVID 19, this interim amendment will allow benefits toward such services if the reason for the Telehealth Service, defined as the use of digital information and virtual technologies, i.e. computer, tablet, mobile device, or remote management of an individual's health, is not otherwise excluded.

This interim amendment will allow payment for the allowable Telehealth service without requiring the eligible individual to seek Telehealth services from TeleDoc providers, TeleDoc being the Central Laborers' Welfare Fund Telehealth vendor.

Telehealth services will be payable at 100% of allowable charges.

This Interim Amendment will remain in effect through December 31, 2020 unless otherwise terminated or amended by the Board of Trustees.

The Plan Administrator or its designee shall have the discretion and authority to determine if an expense, service, supply or device, as it relates to this Interim Amendment, meets the above criteria necessary for benefit application.

The Central Laborers' Welfare Fund's online Summary Plan Description has been updated with the amended language above. You may request a hard copy of the Summary Plan Description by contacting the Fund Office at 1-800-252-6571.

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This Summary of Material Modifications may contain only highlights of certain features of the Central Laborers' Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify or terminate the Plan at any time. You and your eligible Dependents do not acquire any vested right to Plan benefits either before or after you retire.

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**GRANDFATHERED PLAN NOTICE**

*THE CENTRAL LABORERS' WELFARE FUND ("FUND") BELIEVES THAT IT 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 THE FUND MAY NOT INCLUDE CERTAIN CONSUMER PROTECTIONS OF THE AFFORDABLE CARE ACT THAT APPLY TO OTHER PLANS, SUCH AS, 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, SUCH AS, FOR EXAMPLE, THE ELIMINATION OF LIFETIME LIMITS ON BENEFITS. THE FUND WILL NOTIFY YOU WHEN CERTAIN OTHER CONSUMER PROTECTIONS ARE ADOPTED.*

*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 WELFARE FUND DIRECTOR, CYNTHIA SMITH-BRANNAN, AT 1-800-252-6571. 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](http://WWW.DOL.GOV/EBSA/HEALTHREFORM). THE WEB SITE HAS A TABLE SUMMARIZING WHICH PROTECTIONS DO AND DO NOT APPLY TO GRANDFATHERED HEALTH PLANS.*