ALASKA LABORERS TRUST FUNDS

Alaska Laborers-Construction Industry Health and Security Fund

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Administered by Welfare & Pension Administration Service, Inc.

June 2, 2017

To: Participants of the Alaska Laborers-Construction Industry

Health and Security Fund

Re: Benefit Changes Effective August 1, 2017

This is a summary of material modification describing recent changes adopted by the Board of Trustees. Please be sure that you and your family read this carefully and keep it with your Summary Plan Description material.

The Board of Trustees' of the Alaska Laborers–Construction Industry Health and Security Fund met recently to review the health plan costs and benefits. The following change will be effective August 1, 2017:

Surgery Center of Anchorage and New Frontier Anesthesia in Anchorage

The Surgery Center of Anchorage and New Frontier Anesthesia are added as Preferred Providers (PPO) in the Municipality of Anchorage. The Surgery Center of Anchorage performs a broad range of outpatient surgical procedures. New Frontier Anesthesia is the anesthesia provider at the surgery center. Please see www.surgerycenterofanchorage.com for more information about the types of procedures that may be performed there.

If you have surgery within the Municipality of Anchorage, <u>you may now choose to use either Alaska Regional Hospital or the Surgery Center of Anchorage</u> and your claims will be paid at the PPO benefit level. (Providence Hospital and all other surgery centers are considered non-PPO and claims will be penalized.)

BridgeHealth – For Non-Emergency Surgery Outside Alaska

BridgeHealth helps you find cost-effective options for non-emergency surgery if you are willing to travel outside Alaska to obtain services. BridgeHealth contracts with a network of high quality providers who offer negotiated rates on surgical services, such as orthopedic surgeries and joint replacement, spinal surgery, women's health, certain cardiac and vascular procedures, hernia surgery, thyroid surgery and bariatric surgery.

Here are some of the advantages of using BridgeHealth for surgery:

- You pay \$0 deductible and \$0 coinsurance
- BridgeHealth arranges the surgery
- First Class travel is covered for you and a companion
- Lodging is provided and the plan provides some coverage for meals and incidental costs.

The program is voluntary, and is available for all participants for whom the Alaska Laborers plan pays primary. (The program is not available if Medicare is primary over the Alaska Laborers plan.)

The BridgeHealth benefit will be available starting August 1, 2017. Watch your mail for more information.

If you have any questions regarding these Plan changes, please contact the Administration Office at (800) 331-6158, extension 3559.

Sincerely,

Board of Trustees

Alaska Laborers-Construction Industry Health and Security Fund

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.

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