

# Alaska Laborers Trust Funds

## Alaska Laborers-Construction Industry Health and Security Plan

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Administered by  
Welfare & Pension Administration Service, Inc.

November 28, 2022

**To: All Active and Non-Medicare Plan Participants  
Alaska Laborers-Construction Industry Health and Security Fund**

**RE: Benefit Changes**

*This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.*

### **Weekly Accident and Sickness Coverage (For Employees Only)**

The current weekly accident and sickness benefit is currently \$75 per week if disabled by a non-occupational accidental injury or sickness (including pregnancy). **Effective August 1, 2023**, this benefit will increase to \$400 per week. Please note, you cannot receive the weekly accident and sickness benefit for a period in which you qualify for unemployment benefits.

### **Virtual Physical Therapy Benefit**

**Effective January 1, 2023**, you can receive physical therapy services virtually from the comfort of your home through the SWORD Physical Therapy benefit. There is no cost to you.

SWORD provides virtual physical therapy for all the major musculoskeletal issues, at any point in the journey: prevention, acute conditions, chronic pain, and post-surgical recovery.

You will be matched with a Doctor of Physical Therapy (DPT) who will create your personalized program and work with you every step of the way. A Digital Therapist tracks your progress and corrects your form in real time, so you get better, faster.

If you have questions about this coverage, please contact Transcarent at (844) 249-8108.

### **Audio Benefits**

Current benefits state that if you or your dependent(s) incur expenses for a hearing evaluation examination and a hearing aid device, the Plan will pay 100% of the Allowable Expense up to a maximum of \$3,500 per ear in a period of 3 consecutive calendar years. **Effective January 1, 2023**, if the full allowance is not used, the Plan will allow additional related charges, such as maintenance, repair or replacement up to the maximum \$3,500 allowance within the 3-year period.

### **Maternity Benefits**

**Effective January 1, 2023**, maternity benefit coverage will include all covered dependents.

## **Optum Disease Management Program**

**Effective January 1, 2023**, this program will be eliminated due to low participation and utilization.

## **Disability Benefits After Termination Provision**

Currently, if an employee or dependent is Totally Disabled from an illness or an injury covered by the Plan on the date of termination of coverage and is under the care of a physician, medical benefits are continued for 12 consecutive months after termination of coverage. Benefits are limited solely to the condition causing the Total Disability. **Effective January 1, 2023**, extended medical coverage for the disabling condition will be eliminated. You may still obtain coverage through COBRA. COBRA coverage includes treatment for all covered conditions, including the disabling condition.

## **Gene and Cellular Therapy Services are not Covered**

The Board of Trustees clarified that gene and cellular therapy services are not covered under the Plan.

If you have questions about this notice, please contact the Administration Office at (855) 815-2323, option 2. Please also reference the trust website for additional notices, [www.aklaborerstrust.com](http://www.aklaborerstrust.com).

## **Board of Trustees**

### **Alaska Laborers-Construction Industry Health and Security Fund**

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**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.