Alaska Laborers Trust Funds

Alaska Laborers-Construction Industry Health and Security Plan

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Administered by Welfare & Pension Administration Service, Inc.

March 15, 2024

To: All Active Participants of the Alaska Laborers-Construction Industry Health and Security Fund - Plan 502

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.

Correction: Weekly Accident and Sickness Coverage

It has come to our attention that notification of a change to the Plan 501 weekly accident and sickness coverage was inadvertently included on a mailer sent to you on November 28, 2022. This is to correct that notification and **confirm that weekly accident and sickness coverage is not a benefit under this Plan.**

Termination of Provider – Wasilla Medical Clinic

Effective May 15, 2024, Wasilla Medical Clinic will no longer be a preferred provider. If you have questions on in-network providers available or the Coalition Health Centers, please refer to the find a provider section of the trust website: www.aklaborerstrust.com.

Vision Benefits

Effective July 1, 2023, the following benefit enhancements were made to the vision benefits:

- 1) Frame allowance increased to \$200 once every two years.
- 2) Coverage added for anti-reflective coating for \$30 co-pay.
- 3) Contact lenses allowance increased to \$200 annually.
- 4) Coverage for contact lens exam in full

If you have any question on your vision benefits, please visit www.vsp.com or call (800) 877-7195.

Teladoc - Behavioral Health

The Plan provides a benefit for medically necessary telephonic, online, or other consultations where the patient is not physically present with the physician or other Covered Provider at the time of the consultation as any other office visit.

Effective January 1, 2024, in addition to telehealth medical services, you may now obtain behavioral health services through **Teledoc.** You have access to care through **Teladoc** at no cost to you.

If you utilize telehealth for behavioral healthcare through **non-Teladoc** providers, these visits are subject to the annual deductible and coinsurance benefits, as follows:

- 1. For a real time interactive telephone or audio/video consultation (telehealth/ telemedicine) to be covered, the consultation must be via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
- 2. Visits with non-Teladoc telehealth providers are reimbursed up to the Allowed Amount as defined in the Summary Plan Description.

As a reminder, eligible participants and their eligible dependents have access to 24/7 care via telephone or video chat with **Teladoc** at no cost to the participant.

To schedule a Teladoc consultation, visit https://member.teladoc.com/aetna or call (855) 835-2362.

Chemical Dependency and Substance Abuse Treatment

Effective January 1, 2024, coverage for Chemical Dependency and Substance Abuse Treatment will be covered like any other condition, subject to deductibles, coinsurance, and all other plan provisions, including preauthorization requirements for all inpatient services.

If you have questions about this notice, please contact the Administration Office at (855) 815-2323. Please also reference the trust website for additional notices, 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.