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Dear Plan Participants:

The Board of Trustees of your Health and Welfare Fund are pleased to announce that, effective September 1, 2010, they have made arrangements with **EPIC Hearing Service Plan** to assist you in locating quality hearing care professionals and, in most cases, reducing your out-of-pocket expenses for your hearing exams and hearing aid devices. As you know, the North Central Illinois Laborers' Health and Welfare Fund provides a Hearing Benefit with a \$5,000 lifetime maximum for hearing related services for Participants and eligible Dependents. The enclosed brochure describes the **EPIC Hearing Service Plan** in full detail.

The Board believes this program will be beneficial to you in that you will receive professional hearing examinations and have available state of the art devices at reduced costs. The **EPIC Hearing Service Plan** reduces your out-of-pocket cost and maximizes your Hearing Benefit by coordinating your referrals through the plan.

If you wish to learn more, please contact the **EPIC Hearing Service Plan** at their toll free number: **1-866-956-5400**. Be sure to identify yourself or family members as being covered under the North Central Illinois Laborers' Health and Welfare Fund. The **EPIC Hearing Service Plan** personnel are available to answer your questions and guide you through the process of hearing healthcare.

If you have questions regarding the Hearing Benefits available, please contact the Fund office.

Sincerely,

Board of Trustees

The North Central Illinois Laborers' Health and 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, 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. 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 Lynn Marks, Administrative Manager at (309) 692-0860. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This Web site has a table summarizing which protections do and do not apply to grandfathered health plans.