

North Central Illinois Laborers' Health and Welfare Fund

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Dear Plan Participant:

As Trustees of the North Central Illinois Laborers' Health and Welfare Fund (the "Plan"), we value your service and are proud to offer coverage to help meet the health care needs of you and your family. We are writing to let you know of additional improvements to your benefits, effective July 1, 2013.

Women's Preventive Services

Under the Patient Protection and Affordable Care Act (ACA), the Plan is now required to provide certain women's preventive services without cost-sharing (e.g., deductibles, copayments or coinsurance) when they are provided by in-network providers. Cost-sharing may be imposed when such services are provided out-of-network.

Women's preventive services include:

- 1) Well-woman visits, including preconception and prenatal care;
- 2) Screening for gestational diabetes;
- 3) Human papillomavirus testing for women age 30 or over;
- 4) Counseling for sexually transmitted infections;
- 5) Counseling and screening for human immune-deficiency virus;
- 6) Breastfeeding support, supplies and counseling;
- 7) Screening and counseling for interpersonal and domestic violence;
- 8) Medically necessary genetic testing and counseling for BRCA1 and BRCA2 mutations; and
- 9) Contraceptive methods and counseling.

The Plan already covers most of these services, but some are either new or have fewer restrictions. However, all preventive services must be provided by in-network providers in order to be covered. The Plan will not cover any preventive services provided by an out-of-network provider.

Expanded Contraceptive Coverage

Effective July 1, 2013, generic or single-source contraceptives obtained through the Plan's prescription drug program will be covered at 100% (mail order only). Brand-name or multi-source contraceptives will continue to be subject to the appropriate coinsurance or copayment listed in the Schedule of Benefits (unless a generic equivalent is not available, or your physician determines that the brand name contraceptive is medically necessary). This coverage is provided for women of all ages with reproductive capacity who are covered by the Plan, including the employee, employee's spouse and employee's covered dependents.

Also effective July 1, 2013, the Plan will cover all FDA-approved contraceptive methods and counseling, sterilization procedures (e.g., tubal ligation, Essure implants), and patient education and counseling for women of all ages with reproductive capacity who are covered by the Plan, including the employee,

employee's spouse and employee's covered dependents. When these contraceptive services are received from an in-network provider, they will be covered at 100%. If the services are received from an out-of-network provider, they will be subject to the cost-sharing provisions of the Plan option under which the participant is covered.

Smoking Cessation Benefit

Currently, the Plan covers one Smoking Cessation Program at 50% with a maximum limit of \$500. The Plan will now cover any Smoking Cessation Program with an in-network provider at 80% with no maximum. The Plan will cover any Smoking Cessation Program with an out-of-network provider at 50% with no dollar maximum.

Questions?

We hope that you are pleased with these improvements to your Plan of benefits.

If you have any questions regarding these changes, please contact the Fund Office at (309) 692-0960, or toll-free at (866) 692-0860. You may also obtain more information about the wellness/preventive services payable by this Plan for all female plan participants online at <http://www.hrsa.gov/womensguidelines/>.

Sincerely,

Board of Trustees

Note: This letter serves as an official summary of material modifications (SMM) to the North Central Illinois Laborers' Health and Welfare Fund. This SMM provides you with information about certain changes to the Plan's benefit provisions that were adopted by the Board of Trustees. Please keep this SMM with your Summary Plan Description for future reference.