



WISCONSIN LABORERS' HEALTH FUND

Feel the Power

Wisconsin Laborer's Health Fund
4633 LIUNA Way Suite 201
DeForest, WI 53532
Claims..... 608 842-9101
Eligibility..... 608 842-9102

Date: November 2024

To: Active and Non-Medicare-Eligible Retired Employees and Their Eligible Dependents
Participating in the Wisconsin Laborers' Health Fund

From: The Board of Trustees

As the Board of Trustees of the Wisconsin Laborers' Health Fund (the Fund or Plan), we are announcing changes to the cost-sharing for outpatient Mental Health and Substance Use Disorder Treatment services under the Plan. The reconstructive breast surgery benefit is also being revised. Please read this Summary of Material Modification (SMM) in its entirety.

Outpatient Mental Health and Substance Use Disorder Cost Sharing Changes – Effective January 1, 2025

Effective January 1, 2025, the Plan will cover outpatient Mental Health and Substance Use Disorder Treatment as follows:

Table with 4 columns: Benefit, Regular Plan, Bare Bones Plan, Pre-Medicare Retiree Plan. Rows include Office Visits and All Other Outpatient Services.

The Mental Health Benefits and Substance Abuse Benefits Outpatient Treatment rows in the applicable Schedules of Benefits in your SPD are revised accordingly. Your deductible and other cost sharing under the Plan remain unchanged.

Reconstructive Breast Surgery Following a Mastectomy – Effective January 1, 2025

Also effective January 1, 2025, the reconstructive breast surgery benefit on page 47 of your SPD is revised to read as follows:

Reconstructive surgery following a mastectomy. This includes reconstruction of the breast on which a mastectomy is performed, reconstructive surgery on the other breast to produce a symmetrical appearance, aesthetic flat closure, any necessary prostheses and

surgical bras required as a result of a mastectomy, physical complications of any stage of mastectomy, including lymphedemas, and such other procedures as required under the Women's Health and Cancer Rights Act.

Questions?

If you would like more information about your health benefits in general, contact the Fund Office at the address and telephone number shown at the top of this Notice.

Please file this SMM with your Plan-related documents for easy reference.

This announcement, which serves as a Summary of Material Modification, contains only highlights of recent changes to the Wisconsin Laborers' Health Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.