

## ANNOUNCING IMPORTANT PLAN CHANGES

Date: August 2025

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

From: The Board of Trustees

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### Changes to Medical Out-of-Network Deductible and Emergency Room Deductible – Effective January 1, 2026

As Trustees of the Wisconsin Laborers' Health Fund (the "Fund" or the "Plan"), one of our most important jobs is to ensure the Fund's financial health. We need to balance Fund expenses and income and make decisions to ensure the Fund's long-term health so we can offer benefits that meet members' needs at every stage of life for many years to come. To help address continually increasing health care expenses, these plan changes will take effect January 1, 2026:

- An annual medical out-of-network deductible of \$600 (single) and \$1,200 (family) will be added.

The **in-network** medical **deductible** is not changing. It will remain at \$300 (single) and \$600 (family). As a reminder, the deductible is the amount you pay for eligible expenses before the Fund begins to pay benefits. If you cover your spouse/domestic partner or any children, the family deductible is the *combined amount* you pay for yourself and your covered dependents before the Fund pays benefits.

Previously, you had a deductible that applied to both in-network and out-of-network charges. Beginning January 1, 2026, the in-network and out-of-network deductibles are separate, which generally means amounts you pay toward the out-of-network deductible do not count toward the in-network deductible, and vice versa.

The existing deductible is shown in the Schedule of Benefits of the Fund's Summary Plan Description (SPD) on page 2 (Active Plan) and page 6 (Non-Medicare Eligible Retiree Plan), and more information on how the annual deductible works is also available on page 39 which currently describes the in-network deductible. The out-of-network deductible will apply similarly to out-of-network benefits.

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**Tip!** When you receive in-network care, you save money. Whenever possible, schedule care with in-network providers. You can call the phone number on your ID card to check if a provider is in-network, or when you call to schedule an appointment, you can ask your provider's office if they participate in the Anthem PPO network.

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WISCONSIN LABORERS' HEALTH FUND

*Feel the Power*

Wisconsin Laborers' Health Fund  
4633 LIUNA Way, Suite 201  
DeForest, WI 53532-2510  
Claims ..... 608-842-9101  
Eligibility ..... 608-842-9102

- **The emergency room (ER) deductible will increase from \$100 to \$300.** Please note that if you are admitted to the hospital as a bed patient for at least one day within three consecutive days of your ER visit, the deductible will be waived.

Beginning January 1, 2026, you will be able to contact LiveHealth Online before receiving care to identify where you should go for care. If LiveHealth Online tells you to seek care at the ER, your ER deductible will be waived even if you're not admitted to the hospital. This change affects the ER deductible shown on Schedule of Benefits on page 2 (Active Plan) and page 6 (Non-Medicare Eligible Retiree Plan) of your SPD.

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**Tip!** Knowing where to go for care can be confusing. Next year, let LiveHealth Online help you. You will receive more information later this year about how this service can help you get the care you need while saving you money. Watch your mailbox for more information.

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## Questions?

If you have questions, contact the Fund Office at the address and telephone number shown at the top of this announcement.

*This announcement, which serves as a Summary of Material Modification, contains only highlights of recent changes to the Wisconsin Laborers' Health Fund. Please file this announcement with your Plan-related documents for easy reference. 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.*