

AUTOMATIC SPRINKLER

LOCAL 281, U.A.

WELFARE FUND



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SUMMARY OF MATERIAL MODIFICATIONS

Important Notice Regarding Free Telemedicine Feature | MDLIVE

February 2025

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), describes important changes to the benefits offered by the Automatic Sprinkler Local 281, U.A. Welfare Fund. The Fund's Trustees are committed to adjusting the benefits provided by your Welfare Plan wherever possible so that the Plan may continue to meet the needs of you and your family. With that in mind, we are pleased to announce that the Trustees have expanded the scope of the virtual MDLIVE program to include mental and behavioral health services.

MDLIVE permits Participants to consult with participating providers on the internet twenty-four hours a day, seven days a week. The Trustees are offering this program at no charge to Participants. In other words, the cost of each online visit will be fully paid for by the Fund.

As of February 1, 2025, Participants may access MDLIVE for non-emergency medical visits and behavioral counseling via MDLIVE.com/bcbsil. This website includes important information such as instructions for how to visit doctors via online video feed, by mobile app, or by telephone. To register, all you need is your name, date of birth, and Blue Cross Blue Shield of Illinois (BCBSIL) member ID number.

Enclosed are informational brochures regarding the MDLIVE program for your review. We encourage you to read these materials carefully and to contact the Fund Office if you have any questions.

Very truly yours,

*Tim Morrin, Fund Administrator
On Behalf of the Board of Trustees*

While this SMM is intended to summarize several benefit improvements, in the event there is any discrepancy between this SMM and the official Plan documents, the official Plan documents shall apply. The Trustees reserve the right to amend the Plan at any time.

The Importance of Using In-Network Providers / Risk of Balance Billing Out-of-Network

The Fund has contracted with a Preferred Provider Organization (PPO) to help manage certain health care expenses for you and the Fund. PPO Providers, such as hospitals and physicians within the PPO network, have agreed to charge discounted rates for services. When you choose to use a PPO Provider, both you and the Fund will save money.

The Fund typically covers 85% of the charges associated with treatment rendered by a PPO Provider. However, the Fund will cover only 60% of the Usual and Customary Charges associated with treatment rendered by a non-PPO Provider, unless otherwise required by Federal law, and the Usual and Customary Charge will typically be no greater than what a PPO Provider would have charged for the same treatment.

Additionally, unlike PPO Providers, providers outside the PPO Network have not agreed to charge discounted rates for their services. Therefore, if you use a Non-PPO Provider you may be responsible for significant medical fees pursuant to a practice known as *balance billing*, unless otherwise required by Federal law. Under this practice, the Non-PPO Provider charges the patient the difference between the amount billed and the amount paid by the Fund. Consequently, the Trustees strongly encourage all participants to remain *in-network* when seeking medical care.

Automatic Sprinkler Local 281, U.A. Welfare Fund ZERO Out-of-Pocket Cost (FREE) Programs for Plan Participants

1. **Absolute Solutions.** This is a National Imaging Network you may utilize to schedule free MRIs, CT or PET Scans. You may contact Absolute Solutions at www.absolutedx.com or (800) 321-5040. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered under the Humana Medicare Advantage and Prescription Drug (MAPD) program.
2. **ATI Physical Therapy.** This is an expansive network of clinics that offer physical therapy services for shoulder, neck, back, knee and other pain and injuries. You may contact ATI at www.ptfirst.com/local-281 or (833) 284-0001. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
3. **Employee Resource Systems.** This is a Member Assistance Program (MAP) you may utilize for a limited number of free and confidential counseling sessions for mental health and substance use disorder issues. You may contact the MAP at www.ers-eap.com or (800) 292-2780. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund's MAPD program.
4. **Empower Health Services.** This is a provider you may utilize to schedule free health assessments and evaluations at <https://empower.health/sprinkler281EHS>. You may contact this provider at (866) 367-6974 or via email at individualprogram@empowerhealthservices.com. This program is available to all participants.
5. **Hinge Health.** This provider offers digital/virtual musculoskeletal physical therapy services. Through their all-in-one virtual application, eligible individuals will have access to various remote musculoskeletal programs under the supervision and care of a licensed Doctor of Physical Therapy. Based on your

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information, Hinge Health slots you into one of these programs (e.g., Preventative Program, Acute Program, and Chronic Program, Surgery Program, Women’s Pelvic Health Program, Fall Prevention Program) and connects you with a designated physician. Visit hinge.health/sprinklerfitters281 to enroll. Hinge Health is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund’s MAPD program.

6. **Included Health.** Included Health is a concierge service that endeavors to help you find quality healthcare providers and navigate the healthcare system. Visit www.includedhealth.com/local281fund or call (833) 201-1234 for more details. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund’s MAPD program.
7. **MDLIVE.** This is a Telemedicine / Virtual Visit Tool you may utilize for free access to remote care for pre-emergent medical issues and behavioral/mental health services. You may contact MDLive at www.MDLIVE.com/bcbsil or (888) 676-4204. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund’s MAPD program.
8. **Livongo.** This program provides diabetes management through a free, cellularly connected meter that automatically uploads your blood glucose readings. It also provides free strips and lancets as needed at zero cost, shipped right to your home. Finally, Livongo offers nutritional guidance and lifestyle support free of cost at any time via phone, text, or mobile app. Text “GO281WELFAREFUND” to 85240 to learn more and join. You may also join by visiting Join.livongo.com/281welfarefund/register or call (800) 945-4355 and use registration code: 281WELFAREFUND. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents. It is not available to anyone covered by the Fund’s MAPD program.
9. **Pivot Smoking Cessation.** This is the Fund’s virtual smoking cessation program that provides you with an FDA cleared device to help you quit. Upon enrollment, you will receive 12 months of unlimited access to personal coaching, the Pivot app, and free supplies of nicotine replacement therapy (NRT). If you chew tobacco, smoke tobacco, or vape, this program will help you kick the habit. For more information or to register visit www.pivot.co/ASF281 and be sure to use access code ASF281. This program is available to the active participant and early (pre-Medicare) retiree population and their eligible dependents who are at least 18 years of age. It is not available to anyone covered by the Fund’s MAPD program.
10. **SSDC Services Corp.** This organization provides Social Security Disability advocacy to active members, pre-Medicare retirees and their pre-Medicare spouses and dependents at **ZERO** cost. SSDC Services will identify whether you and/or your dependent(s) are eligible for SSDI benefits and assist with filing for and obtaining these benefits at no cost to you. SSDC Services has won over 100,000 SSDI awards and has a 97% case success rate. Contact SSDC’s call center at (800) 374-9950 x390, Monday through Friday, 9:00 am – 6:00 pm EST, or visit SSDC’s web site at www.ssdcservices.com.

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BlueCross BlueShield of Illinois



Virtual Visits: **Get Cost-Effective, 24/7 Care**

With Virtual Visits from MDLIVE[®], the doctor is always in. This Blue Cross and Blue Shield of Illinois (BCBSIL) benefit gives you access to 24/7 non-emergency care from a board-certified doctor or therapist by phone, online video or mobile app from almost anywhere.

Skip expensive ER bills and waiting to see a doctor. You can speak with a Virtual Visits doctor within minutes.

Services are available in both English and Spanish with translation services available in other languages.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Powered by
MDLIVE

Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

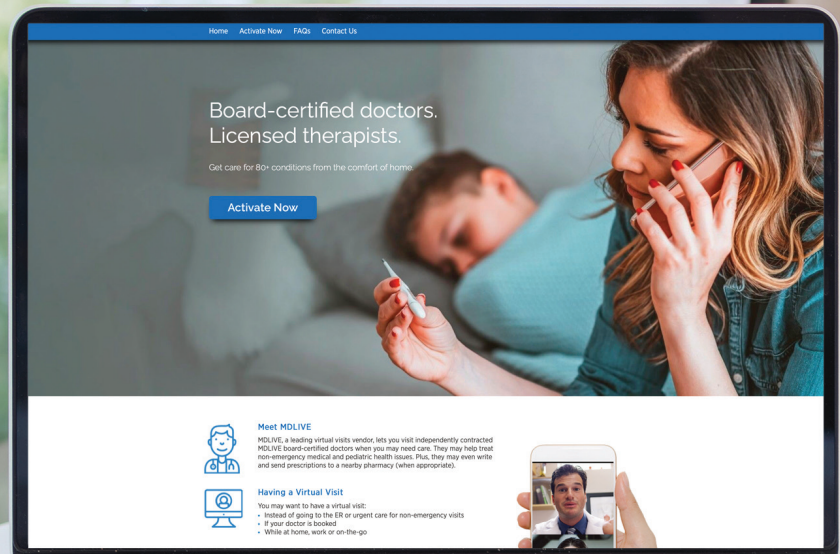
Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSIL benefit, please call the number on the back of your ID card.

Activate your Virtual Visits account today:

- Call 888-676-4204
- Go to MDLIVE.com/bcbsil
- Text BCBSIL to 635-483
- Download the app



Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



Move forward with convenient Behavioral Health care

Your Blue Cross and Blue Shield of Illinois benefit includes virtual behavioral health care visits with MDLIVE® board-certified doctors and licensed therapists.

Virtual Visits connect you with an independently contracted, board-certified doctor or therapist by secure online video. There's no travel and no waiting room—just a convenient, affordable and confidential consultation in the comfort of your own home, office or on-the-go. Services are available in both English and Spanish with translation services available for other languages.

Virtual Visits can help you with:

- Depression
- Eating disorders
- Grief and loss
- Men's issues
- Panic disorders
- Parenting issues
- Relationship and marriage issues
- Stress
- Substance use disorders
- Trauma and PTSD
- Women's issues
- And more!

Scan this QR code to activate your Virtual Visits account, or call 888-676-4204.



Download the MDLIVE app to get appointment reminders, secure messaging and important notifications.

Internet/WiFi connection is needed for computer access. Data charges may apply when using your tablet or smartphone. Check your phone carrier's plan for details. Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.