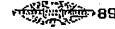




**BAC LOCAL UNION 15
WELFARE AND PENSION FUNDS**

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

6405 Metcalf, Suite 200 • Overland Park, Kansas 66202
(913) 236-5490 • Fax: (913) 236-5499



December 29, 2016

TO: ALL ELIGIBLE PARTICIPANTS OF THE BAC LOCAL UNION 15 WELFARE FUND

RE: NEW URGENT CARE TELEHEALTH BENEFIT

In order to comply with the Affordable Care Act (ACA), effective January 1, 2017, the Plan will no longer exclude services or supplies related to sex transformation.

Effective March 1, 2017, the Plan has added a benefit for the Telehealth Amwell Program. This program will allow you access to urgent health care 24/7 through a program run by Blue Cross of Kansas City. This program allows you to visit with a doctor either online using a computer (with a webcam) or through your smartphone. The doctors are available 24 hours a day / 7 days a week and will be able to answer questions, make diagnosis and in some cases prescribe basic medications, when needed. You do not need to meet your deductible before receiving the benefit. There is \$10 copay you must pay to use the Telehealth Amwell Program. After your \$10 copay the Fund pays the rest. Prior to using the program you must complete the following easy steps:

- Download the Amwell app onto your smartphone or tablet.
- Open the app and enroll.
- To visit, use the app to select medical or children's medical (there may be other options, but medical and children's medical are the only services covered by the plan).
- Complete information regarding illness/symptoms and insurance (including your subscriber ID).

Enclosed is more detailed information about the program and how to complete the above steps.

If you have any questions or concerns about this notice, contact the Fund Office at BAC Local Union 15 Welfare Fund, 6405 Metcalf Suite 200, Overland Park, KS 66202; Telephone: (913) 236-5490.

Sincerely,

Board of Trustees

(OVER)

NOTICE: THIS IS A "GRANDFATHERED" GROUP HEALTH PLAN

This group health Plan believes this coverage 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 your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative 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.

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 Fund Office.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. The EBSA website has a table summarizing which protections do and do not apply to grandfathered health plans.



Kansas City

LIVE & IMMEDIATE ACCESS TO CARE

Retail Telehealth Offers Online Doctor Visits 24/7

Retail Telehealth Benefits

Schedule and 'see' a doctor online from your phone, tablet or computer, from home, the office or while traveling using the Amwell mobile app.

Blue Cross and Blue Shield of Kansas City (Blue KC) wants to improve your access to care. That's why we've partnered with American Well (Amwell)* to bring you care from the comfort and convenience of your home or wherever you are. Beginning June 2016, Retail Telehealth will be available to most Blue KC members. (Medicare Advantage members will not have access)



Open 24 Hours

Doctors are available 24 hours a day, 365 days a year.



Visit Anywhere, Anytime

Install the mobile app and access healthcare from anywhere, anytime.

Services are not currently available in Texas, Arkansas or Louisiana. Prescribing is not allowed in Indiana.



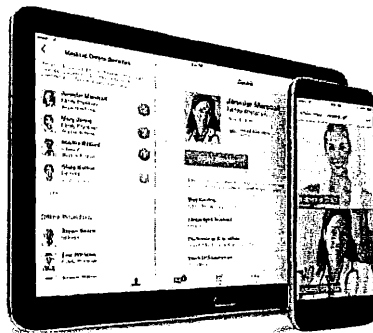
Safe & Secure

Your information is kept private throughout the visit.



No Appointments

Just sign in – no more waiting rooms.



Get Started Today

With the Amwell app, you'll have healthcare right in the palm of your hand.

1: Download the Amwell Mobile App

The Amwell app can be downloaded directly to your smart phone or tablet. Or, if you prefer the web, visit Amwell.com.

2: Enroll

Create an account in a few simple steps. Be sure to include your Blue KC insurance information when creating your account. Your information is stored securely.

3: Choose a Doctor

View a list of available doctors, their experience and ratings, and select one.

4: Visit

Engage in a secure live video visit directly from the web or your mobile device in high-quality streaming video.



Amwell is a faster, easier way to see a doctor.

To learn more about Retail Telehealth and the Amwell app, visit Amwell.com.

*American Well's Online Care Group is an independent provider contracted to participate in Blue KC's commercial provider networks.