

**LABORERS' NATIONAL HEALTH AND WELFARE FUND**

905 16<sup>th</sup> Street, N.W.  
Washington, D.C. 20006  
202-737-1898 or 1-800-540-0113

December 2022

**IMPORTANT NOTICE ABOUT NEW TRAVEL REIMBURSEMENT BENEFITS  
FOR ABORTION, GENDER AFFIRMATION SERVICES AND  
BEHAVIORAL HEALTH SERVICES**

**Effective January 1, 2023**

Summary of Material Modifications To Plan 1 and Plan 2 Benefits

**To All Participants In The Laborers' National Health and Welfare Fund (Plans 1 & 2):**

Earlier this year, the U.S. Supreme Court ruled that the U.S. Constitution does not grant women a right to have an abortion under any circumstances. The Court left it to each of the 50 States to decide whether and to what extent abortion services will be available to women in the State. Some States have laws prohibiting or limiting abortion services, and more States will likely enact such laws in the coming months. What constitutes an "abortion" under some State laws is unclear and may sweep in some medically necessary reproductive health services that were not considered abortions in the past.

This all means that abortion and other reproductive health services for women will remain fully available in some States, but not in others. Women may need, or choose, to travel to another State to receive abortion or other reproductive health services not available in their home States.

The Laborers' National Health and Welfare Fund (LNHWF) covers abortion services and related reproductive health services for women, whether medically necessary or elective, as provided in the Summary Plan Description and Plan Description. If a participant in the LNHWF or his / her family member needs or chooses abortion services, we want her to have timely, lawful access to those services. If timely, lawful access is only available outside of her State, we want to help cover the cost of travel.

Similarly, gender affirmation services are covered expenses under the Plans, but finding In-Network providers for these services can be difficult at times and it may be necessary for participants and beneficiaries needing these health services to travel to another State or distant area to receive gender affirmation services not available locally.

For various reasons, behavioral health services needed by participants and beneficiaries may be limited in their States or local areas, and it may be necessary for them to travel to a different State or distant area to obtain In-Network behavioral health services not available locally.

To address these needs of participants and beneficiaries, and help ease the financial burdens of needing to travel to receive these types of care, the LNHWF's Board of Trustees has amended the rules of Plan 1 and Plan 2. The amendments add travel benefits for eligible participants and beneficiaries who need abortion, gender affirmation, or behavioral health services but are unable to obtain such services from an In-Network provider within their local area. Following is a description of the Travel Benefits, which will be administered by Cigna, the LNHWF's claims administrator.

**1. Travel Benefits For Abortion and Gender Affiliation Services**

- (a) Generally, the LNHWF will pay Travel Benefits for an eligible participant or beneficiary who needs to travel outside of his or her Coverage Radius to obtain covered Abortion or Gender Affirmation Services from an In-Network provider because there is no In-Network provider of such services within the Coverage Radius.
- (b) The Coverage Radius is 60 miles from the participant's or beneficiary's primary residence.
- (c) Travel Benefits:
  - (1) Transportation Benefit: Actual cost up to: (a) \$1,000 for an eligible participant or beneficiary, and (b) \$1,000 for a travel companion. This benefit may be used for airfare, bus, train, car rental, tolls, fuel, parking, taxi or car service. Mileage for use of personal car is not covered.
  - (2) Hotel / Lodging Benefit: Actual cost up to: (a) \$50 per night for an eligible participant or beneficiary, and (b) \$50 per night for a travel companion. Food is not covered.
  - (3) Cost of Travel Benefits: The cost of the Travel Benefits is paid 100% by the Fund through a reimbursement process managed by Cigna. Patient cost-sharing may be applicable to the medical services received, as provided elsewhere in the Plan Description.
  - (4) Reimbursable Expense Days: Travel Benefits are payable only for allowable charges incurred for the day before services begin, days when receiving services, and the night following the end of services.
  - (5) Maximum Lifetime Travel Benefits: There is a combined lifetime maximum of \$10,000 for all travel benefits provided under the Plan, excluding LifeSource / Organ Transplants and Gene Therapy services.
- (d) Applying For Travel Benefits-Claiming Reimbursement: There is a special procedure for claiming Travel Benefits.
  - (1) An eligible participant or beneficiary who wishes to use Travel Benefits must contact Cigna Customer Service (the telephone number is on the participants' and beneficiaries' Identification Cards) and request a travel authorization in advance of traveling. A Cigna representative will confirm eligibility and guide the participant or beneficiary through the process. Cigna will send to the participant or beneficiary a letter, a reimbursement form, and instructions.
  - (2) The participant or beneficiary pays for his or her travel and lodging upfront. After the participant or beneficiary travels for the covered services, he or she submits the claim form and expense receipts to Cigna for processing and payment as appropriate.

- (3) When Cigna is able to provide Travel Benefits for the Fund through a pre-loaded debit card arrangement, the Travel Benefits will be delivered, to the extent possible, by sending the participant or beneficiary a debit card, instead of the current reimbursement process.

**2. Travel Benefits For Behavioral Health Services (In-Patient and Out-Patient)**

- (a) Generally, the LNHWF will pay Travel Benefits for an eligible participant or beneficiary who needs to travel outside of his or her Coverage Radius to obtain covered Behavioral Health Services (In-patient or Out-patient) from an In-Network provider because there is no In-Network provider of such services within the Coverage Radius.
- (b) The Coverage Radius and Travel Benefits are the same as for Abortion and Gender Affirmation Services described above.
- (c) **Applying For Travel Benefits-Claiming Reimbursement:** The special procedure for claiming Travel Benefits for Behavioral Health Services is the same as for Abortion and Gender Affirmation Services described above. When you telephone Cigna Customer Service, a Cigna Behavioral Care Coordinator will guide you through the process.

As with all other benefits provided under Plan 1 and Plan 2, the Board of Trustees retains the right to modify or terminate any Plan benefits.

If you have any questions regarding this notice, you can contact LNHWF Fund Administrator Adam M. Downs or Assistant Fund Administrator Paul Mac Kinnon for information. They may be contacted by telephone at 202-737-1898 or 1-800-540-0113, or by email at [adowns@lnipf.com](mailto:adowns@lnipf.com) or [pmackinnon@lnipf.com](mailto:pmackinnon@lnipf.com).