



## Important Announcement

**DATE:** December 31, 2020  
**TO:** All Health & Welfare Plan Participants  
**FROM:** Board of Trustees  
Laborers Health and Welfare Trust Fund for Northern California  
**SUBJECT:** **Speech Therapy Effective January 1, 2021**

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This Notice is intended to advise you of certain material modifications that have been made to the Laborers Health and Welfare Trust Fund for Northern California. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

At this time, Speech therapy is covered if it is to restore normal speech or correct dysphasic swallowing defects due to an illness, injury or surgical procedure.

**Effective January 1, 2021, speech therapy will be covered if the treatment is medically necessary and appropriate treatment for the condition.** This means the Fund will allow speech therapy coverage for children with failure to thrive, autism, or people who may have been born with a speech defect such as stuttering, among other conditions for which speech therapy is medically necessary.

If you should have questions about this Important Announcement contact the Trust Fund Office, Monday through Friday, 8:00 AM to 5:00 PM.

Sincerely,

Board of Trustees  
Laborers Health and Welfare Trust Fund  
for Northern California

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, contact the Trust Fund Office.

*In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.*

*Keep this Important Announcement with your Health and Welfare Plan Booklet.*