

January 2026

Dear Participant:

During challenging times, everyone can use access to resources for support. If you are experiencing stress, anxiety, depression, or something else, the Trustees would like you to know that there are options included with your current health benefit to help you through these difficult times.

The Trustees would like to provide a friendly reminder of the Health & Welfare Fund's current mental health and wellness resource available to you and your eligible dependents: **Mindful by Blue KC**. Your health and wellbeing matter, and Mindful provides comprehensive tools and support to help you manage life's challenges—anytime, anywhere.

Mental Health and Wellness Services Available Through Mindful

Mindful is a behavioral health program designed to make accessing high-quality mental health care faster and easier than ever. Whether your stress is building up, you're exploring counseling options, or looking to support a family member, Mindful is your starting point.

Through Mindful, you can:

- **Connect 24/7 with Mindful Advocates** to address depression, anxiety, stress, work-life balance, substance use, and more.
- **Find in-network mental health providers**, including therapists, counselors, and specialists.
- **Schedule behavioral health visits** on your schedule—and no waiting weeks for an appointment.
- **Access self-guided resources** to support your wellbeing, help you manage stress, and build resilience.
- **Connect to crisis support** if you or a loved one needs immediate assistance.
- **Learn about additional mental health benefits** offered through your medical plan, like group counseling, outpatient or inpatient treatment, and prescriptions.

Getting Started

To get in touch with a Mindful Advocate, call **833-302-MIND (6463)** anytime, or call the behavioral health number on the back of your member ID card to talk with a Mindful Advocate. You can also log in to your MyBlueKC account at **MyBlueKC.com** and select **Plan Benefits**, then **Behavioral Health**, and then **Mindful Programs and Tools**. Cost-sharing applies for any care you receive or prescriptions you fill.

Regards,

Board of Trustees
Mo-Kan Teamsters
Health and Welfare Fund

The Plan's "Grandfathered" Status

The Mo-Kan Teamsters Health and Welfare Fund believes this Plan 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 preventive 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 at **866-756-3313** (toll-free) or **816-756-3313**. You may also contact the Employee Benefits Security Administration (EBSA), U.S. Department of Labor at **866-444-3272** or **www.dol.gov/ebsa/healthreform**. This website has a table summarizing which protections do and do not apply to grandfathered health plans.