IMPORTANT NOTICE REGARDING BENEFIT CHANGES

To All Participants enrolled in the following Teamsters Local 731 Health and Welfare Funds:

- Local No. 731, I.B. of T. Health and Welfare Fund;

 (Formally known as Private Scavengers and Garage Attendants & Linen and Laundry Health and Welfare Funds)
- Health & Welfare Fund of the Excavating, Grading and Asphalt Craft Local No. 731 (Hereinafter referred to as "Plan or Plans")

■ Prescription Out-of-Pocket Maximum

The co-payment that you pay with regards to out-of-pocket expenses for covered prescriptions under the Plan apply to the out-of-pocket maximum. Effective January 1, 2020, the annual prescription drug out-of-pocket maximums will increase as follows:

- Individual from \$4,500.00 to \$4,750.00
- Family from \$8,600.00 to \$9,100.00

The medical out-of-pocket maximums remain the same.

The out-of-pocket limits for covered services and prescriptions do not exceed the limits as allowed by the Affordable Care Act.

<u>Plan Note:</u> The Trustees have adopted programs to minimize your out-of-pocket expenses. For example, prescriptions ordered through mail order have a maximum out-of-pocket cost for non-formulary covered prescriptions of \$95.00 for a 90-day supply. Please contact the Fund Office at (630) 887-4150 to learn how you can minimize your out-of-pocket costs.

■ Future Diagnostics

The Board of Trustees are pleased to announce that effective immediately, the Funds have a special financial arrangement with Future Diagnostics, 254 Republic Ave, Joliet, IL 60435. (815) 730-3344

If you use Future Diagnostics, tell them you are a member of the Teamsters Local 731 Health Plan and your deductible and coinsurance will be waived. If you travel more than 10 miles to Future Diagnostics, ask Future Diagnostics for a gas card.

Future Diagnostics offers the following services:

3T MRI Ultrasounds PET/CT Scan
Nuclear Medicine CT Scans 3D Mammography

X-Ray Biopsies Arthrograms

Screenings Labs

For other imaging providers throughout the Chicagoland area that waive deductible and coinsurance, you can continue to schedule through Absolute Solutions (CAT Scan, MRI & PET Scan) at (800) 321-5040 or visit www.absolutedx.com.

■ Questions?

Kindly review our website at www.ibt731funds.org or contact the Fund Office at (630) 887-4150.

PLEASE RETAIN THIS NOTICE WITH YOUR SUMMARY PLAN DESCRIPTION BOOKLET FOR FUTURE REFERENCE

Summary of Material Modifications EIN 36-2392752/PN 501 EIN 36-6073849/PN 501 December 2019

