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 Drug Out-of-Pocket Maximum

The co-payment that you pay with regards to out-of-pocket expenses for covered prescription drugs under the Plan apply to the prescription out-of-pocket maximum.

Effective January 1, 2023, the annual out-of-pocket maximum amount will increase as follows:

- Individual from \$5,300.00 to \$5,700.00 per year
- Family from \$10,200.00 to \$11,000.00 per year

The medical plan out-of-pocket maximum remains the same.

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

<u>**Plan Note:**</u> The Trustees have adopted innovative programs to minimize your out-of-pocket expenses. For example, prescription drugs requested through retail or the mail order program have a maximum outof-pocket cost for a formulary covered prescription of \$50.00 for up to a 100-day supply. Please contact the Fund office at (630) 887-4150 to learn how you can minimize your out-of-pocket costs.

Reminder Regarding Wellness Program Enrollment

Enroll in the Wellness Program before 12/31/2022 to receive your 2022 \$400.00 Wellness Incentive, as well as \$0.00 co-pays until 12/31/2023 for drugs and services related to:

- Diabetes
- Chronic Obstructive Pulmonary Disease (COPD)
- Coronary Heart Disease (CAD)

- Hyperlipidemia
- Congestive Heart Failure (CHF)
- Asthma

Hypertension

Enrolling in the Wellness Program means registering with CHC Wellbeing, completing a Health Risk Assessment questionnaire, and providing blood test results and measurements requested by CHC Wellbeing. The Wellness Program is open to all eligible members and spouses. To enroll, visit <u>app.chcw.com</u> and use the 2022 Program Code: **5356Tea154**. If you need assistance with registration, you can call (866) 373-4242.

Note: If you are currently receiving the \$0.00 co-pay because you participated in the Wellness Program in 2021, but you do not participate again in 2022, your \$0.00 co-pays will cease on 12/31/2022. In order to continue the \$0.00 co-pay into 2023, you must participate in the Wellness Program between 1/1/2022 and 12/31/2022.

For questions regarding the Wellness Incentive, the \$0.00 co-pays or how the Wellness Program operates, kindly contact the Fund Office at (630) 887-4150, or visit <u>www.ibt731funds.org</u>.

Questions?

Kindly review our website at <u>www.ibt731funds.org</u>, access the Customer Support section of the Viveka Health mobile application, or contact the Fund Office at (630) 887-4150.

KINDLY 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 2022

