

BENEFIT IMPROVEMENTS FOR ELIGIBLE IBT LOCAL 731 UNION MEMBERS

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

- Health and Welfare Fund of the Excavating, Grading and Asphalt Craft Local No. 731;
- Local 731, I.B. of T., Garage Attendants, Linen and Laundry Health and Welfare Fund;
- Local 731, I.B. of T., Private Scavengers Health and Welfare Fund

The Board of Trustees are pleased to announce the following benefit improvements to the Health and Welfare Funds:

Brief summary of IBT local 731 benefit improvements to the Funds:

- Annual per person dental maximum increased from \$1,000.00 to \$2,000.00, effective January 1, 2016
- Loss of Time weekly benefit increased from \$200.00 to \$400.00, effective October 1, 2015
- Hearing network added, effective December 1, 2015
- Long-term maintenance prescriptions up to 100-day supply now available through retail pharmacies in addition to mail-order process
- Specialty Drug Assistance Program added, effective January 1, 2016
- Wellness incentive of \$400.00 per member and \$400.00 for spouse continued for 2016

■ **DENTAL BENEFIT**

The dental annual maximum coverage per person per calendar year will increase from \$1,000.00 to \$2,000.00. The annual maximum is the total amount the Plan will pay towards covered dental expenses per individual. This benefit improvement is effective January 1, 2016. The orthodontic lifetime maximum is not affected, and still remains at \$4,000.00.

■ **LOSS OF TIME BENEFIT**

The Loss of Time Benefit, or short-term disability benefit has been increased from \$200.00 per week to \$400.00 per week. This increase was implemented effective October 1, 2015.



■ HEARING BENEFIT

The Benefit Fund Office has entered into an agreement with EPIC Hearing, effective December 1, 2015. Epic Hearing is a network of quality providers that affords available discounted prices and assistance to help you acquire the upmost coverage that the Funds can provide. You can utilize EPIC by following these easy steps:

- 1) Call the EPIC network at 1 (866) 956-5400
- 2) An EPIC Hearing Counselor will walk you through the referral regarding a participating provider.

To acquire additional information, please go to the Fund website at www.ibt731funds.org.

■ PRESCRIPTION DRUG PROGRAM

Effective November 1, 2015, a 100-day supply of maintenance medications are available to you at the retail store, as well as the mail order program. The co-pay structure remains the same as it is now for retail pharmacies and the mail order pharmacy.

	Retail Store	Mail Order
Tier 1 (Generic)	20% with a minimum of \$7	\$15
Tier 2 (Brand on Formulary)	20%	\$45
Tier 3 (Brand not on Formulary)	40%	\$95
Quantity:	Up to 100-day supply	Up to 100-day supply

■ SPECIALTY PRESCRIPTION DRUGS

A specialty drug is a prescription drug that is high cost and requires special storage, handling and close monitoring of the patient's drug therapy. These drugs, also known as biologicals, can be injectable, infused, oral or inhaled. Our plan currently requires you to utilize the Briova Specialty Pharmacy should you require one of these drugs.

These drugs are extremely costly and can run thousands of dollars for each prescription. Costs of these specialty drugs are expected to increase at the rate of 29% next year.

Effective January 1, 2016, the Trustees have formalized a "Specialty Prescription Co-Pay Assistance" Program. This Program was instituted to assist both you and the Funds regarding cost savings relative to obtaining specialty drugs. The program is administered by a firm called IPC Evergreen. IPC Evergreen will identify high cost specialty drugs that are eligible for co-pay assistance. Co-pay assistance comes from the manufacturer of the drug. The Fund will apply 30% co-pay, with a minimum of \$25.00 for each 30-day supply. IPC Evergreen will reduce the price with the manufacturer to cover most, if not all of the 30%. **YOU WILL NOT BE ACCESSED AN ADDITIONAL AMOUNT OF AN OUT-OF-POCKET EXPENSE THAN YOU WOULD UNDER THE CURRENT CO-PAY STRUCTURE.**

Approximately 120 out of our 13,000 members, spouses and children are utilizing these specialty drugs. If you are currently utilizing, or are prescribed a specialty drug, IPC Evergreen will contact you to review and explain this process.

■ **IBT LOCAL 731 WELLNESS PROGRAM - 2016**

The Trustees will continue the \$400.00 incentive on behalf of a member as well as \$400.00 for a spouse to provide blood work to the Wellness Program.

For 2016, the Trustees will utilize Interactive Health to manage said blood work. Interactive Health performs the blood tests at our annual Health Fair. If you had your blood drawn at one of the Health Fairs recently, you already qualify for the 2016 \$400.00 incentive for reimbursement of out-of-pocket medical expenses. Two additional on-site blood draws have already been scheduled for February 6th and March 5th, 2016. There will be other ways to obtain a blood draw and forward same to Interactive Health. A separate mailing will be forthcoming that will accurately explain in greater detail the IBT Local 731 Wellness Program for 2016.

We will continue to accept the blood draws through your physician utilizing the medical check-list available on the Fund website (or by contacting the Fund Office directly) through December 31, 2015 concerning the 2015 incentive.

If you have additional questions or require more information, please feel free to contact the Fund Office at (630) 887-4150 or visit our website at www.ibt731funds.org.

Please retain this notice with your Summary Plan Description booklet for future reference



Summary of Material Modifications

EIN 36-6073848/PN 501

EIN 36-2392752/PN 501

EIN 36-6073849/PN 501

November 2015

