

# Iron Workers St. Louis District Council Trust Funds

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## IRON WORKERS ST. LOUIS DISTRICT COUNCIL WELFARE TRUST FUND

### Important Changes in Your Plan's Provisions Effective November 1, 2014

November 2014

Dear Plan Participant:

We are pleased to announce that the Plan is providing coverage for smoking cessation assistance as of November 1, 2014. In addition, office visit co-payments and amounts applied to your medical deductible count towards your calendar year medical out-of-pocket maximums, and your dependent children under age 13 receive the same level of coverage for dental and vision care as you do. This notice describes these Plan changes in detail.

#### EFFECTIVE NOVEMBER 1, 2014

##### ■ Coverage for Smoking Cessation Assistance

In accordance with the Patient Protection and Affordable Care Act (PPACA), the Plan is providing coverage for smoking cessation assistance as of November 1, 2014.

The Plan now covers two medically appropriate smoking cessation interventions per year. The smoking cessation program must be provided by an Anthem network provider. Each smoking intervention can include up to four counseling sessions, which means that the Plan covers the costs associated with up to eight counseling sessions each calendar year. ***This smoking cessation benefit is being offered at no cost to you.*** No deductible, copayment or coinsurance applies.

We are pleased to provide you and your family with this enhanced benefit coverage.

##### ■ Your Medical Benefit Out-of-Pocket Maximum Provisions

To protect you and your family members from catastrophic medical expenses, the Plan limits how much you pay out of your pocket for most covered medical services. This is called an “out-of-pocket maximum.”

Beginning November 1, 2014, in addition to any co-insurance that you pay, your medical office visit co-payments and amounts applied to your deductible apply to both your in- and out-of-network out-of-pocket maximums. Once you meet your individual medical in-network out-of-pocket maximum during the year, the Plan pays 100% of the remaining in-network covered medical expenses that you incur for that year and you are not responsible for any co-payments or co-insurance for medical claims.

Please note that your Plan's medical out-of-pocket maximums themselves have not changed. They remain the same. However, these changes mean (1) that you reach your out-of-pocket maximum after spending less on medical claims, and (2) that the Plan pays 100% of your in-network covered medical expenses, including co-payments, if you meet the maximum.

Your in-network and out-of-network out-of-pocket maximums are as follows:

	Unreduced Plan (all but Local 321)		Reduced Plan (Local 321)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$700	\$1,400	\$3,800	\$7,600
Family	\$2,100	\$2,800	\$11,400	\$15,200

**Note:** Prescription drug co-payments will not be applied to the out-of-pocket maximum for the Plan year as of November 1, 2014.

#### ■ Changes in Pediatric Dental and Vision Coverage

As of November 1, 2014, the Plan recognizes the dental and vision coverage provided to participants in some locals as "excepted benefits" for purposes of the ACA. This means that if you have vision and/or dental benefits, your eligible dependents under the age of 13 have the same vision and/or dental benefits as you and your eligible dependents age 13 and over. With respect to dental coverage, this means that the Plan's annual dental benefit maximums and vision out-of-network maximum reimbursement amounts apply.

#### FOR MEDICARE RETIREES ONLY

The Plan provides your prescription drug benefits through an arrangement with LDI and LDI's Medicare Part D Plan sponsor. LDI has informed the Trustees that it is changing the vendor from Sterling Retiree Rx to Precise RxCare PDP through Heartland Fidelity Insurance Company. LDI is mailing a letter to all Medicare Retirees explaining this change. The only difference you will notice is a new ID card for Precise RxCare.

#### IN CLOSING

We have enclosed a *Summary of Benefits and Coverage (SBC)*, which provides a general description of the health benefits that will be provided by the Plan during the period November 1, 2014 through October 31, 2015.

If you have any questions about the benefit changes announced in this notice or your Plan benefits in general, do not hesitate to call BeneSys, the Fund Administrator, at **877-597-8704**.

Sincerely,

Board of Trustees

This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Plan. Full details are contained in the documents (Summary Plan Description, Plan Document, etc.) that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.