

**AMENDMENT 1**  
**IRON WORKERS ST. LOUIS DISTRICT COUNCIL WELFARE PLAN**  
**Calculation of OOP Maximums**

WHEREAS the Patient Protection and Affordable Care Act, as amended by the Health Care & Education Reconciliation Act of 2010 (jointly referred to as the Affordable Care Act or ACA) mandates that, effective for plan years beginning on or after January 1, 2014, the in-network out-of-pocket maximums for NON- grandfathered plans cannot exceed set limits and must include deductibles and co-payments; and

WHEREAS the Affordable Care Act does not require a plan to integrate prescription drugs into the calculation of the out-of-pocket maximum until plan years beginning on or after January 1, 2015; and

WHEREAS, the Plan contains medical in-network out-of-pocket maximums that are in compliance with the limits set by the Affordable Care Act but the out-of-pocket maximums were not calculated to include deductibles and co-payments.

Now therefore, Pursuant to their authority under Article V of the Trust Agreement, as Amended and Restated October 1, 2014, the Trustees hereby amend the Plan of benefits set out in the 2014 Summary Plan Description (Plan Document) effective November 1, 2014, to provide that medical deductibles and co-payments will be included in the calculation of the medical out-of-pocket maximums. Amounts applied to the deductible and co-payments incurred prior to November 1, 2014 will not be applied to the 2014 calendar year out-of-pocket maximum.

**Amendment**

Effective November 1, 2014, the calendar year out-of-pocket maximums in the Plan will remain the same, however, amounts applied to the medical deductible and co-payments incurred beginning November 1, 2014 will count towards the calendar year medical out-of pocket maximums.

Section 3.01 – Schedule of Benefits for the Unreduced Plan (all but local 321) retains the following out-of-pocket maximums:

	<u>in-network</u>	<u>out-of-network</u>
individual	\$700	\$1,400
family	\$2,100	\$2,800

However, footnote 2 to section 3.01 is amended as follows:

2. Effective November 1, 2014, medical co-payments deductibles, and co-insurance count towards the out-of-pocket maximum. Prescription drug co-payments will be applied to an out-of-pocket maximum effective November 1, 2015.

Section 3.02 – Schedule of Benefits for the Reduced Plan (local 321) retains the following out-of-pocket maximums:

	<u>in-network</u>	<u>out-of-network</u>
individual	\$3,800	\$7,600
family	\$11,400	\$15,200

However, footnote 2 to section 3.02 is amended as follows:

2. Effective November 1, 2014, medical co-payments deductibles, and co-insurance count towards the out-of-pocket maximum. Prescription drug co-payments will be applied to an out-of-pocket maximum effective November 1, 2015.

Section 10.01.4 "How the Plan Works – Out-of-Pocket Maximum" is amended as follows:

4. Out-of-Pocket Maximum

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." Charges you incur apply to both the in- and out-of-network out-of-pocket maximum including amounts applied to your deductible and your office visit co-payments.

Once you meet your individual in-network out-of-pocket maximum, the Plan pays 100% of the remaining in-network covered expenses that you incur for that year.

The Plan does not always pay benefits equal to all the covered medical expenses you may have. You may be responsible for certain expenses. For instance, each year you will have to pay the following expenses out of your own pocket:

- a. All expenses for medical services or supplies that are not covered by the Plan;
- b. All charges in excess of any Plan limitation; and
- c. All charges incurred out-of-network that are in excess of the Usual, Customary and Reasonable (UCR) charges.

In all other respects the Plan of Benefits remains unchanged.

This amendment to the Iron Workers St. Louis District Council Welfare Plan was signed on behalf of the full Board of Trustees on the 7<sup>th</sup> of January 2014 ~~5~~

  
Chair

  
Co-Chair

For the Iron Workers St. Louis District Council Welfare Plan