

# Iron Workers St. Louis District Council Trust Funds

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## WELFARE TRUST FUND

### Summary of Material Modification

### Hearing Aid Benefit Improvement Effective June 1, 2017

**Date:** May 2017

**To:** Active and Retired Members Participating in the Iron Workers St. Louis District Council Welfare Trust Fund (Other than Participants Enrolled in the Medicare Advantage Prescription Drug Plan (MAPD) Offered by UnitedHealthcare)

**From:** The Board of Trustees

The Board of Trustees of the Iron Workers St. Louis District Council Welfare Trust Fund (the Fund) is pleased to announce improvements to the hearing aid benefits offered by the Fund. Please read this Summary of Material Modification (SMM) carefully and share it with your family. You should keep it with your Summary Plan Description ("SPD") and other SMMs. The changes explained in this notice are effective June 1, 2017.

#### Hearing Aid Benefit Improvements

Effective June 1, 2017, you will have access to enhanced hearing aid coverage through the Fund. The hearing aid benefit is administered by the EPIC Hearing Service Plan (EPIC). The improved benefit reduces your deductible from \$500 to \$250 when you see an EPIC provider. If you see an out-of-network provider, your deductible will remain the same at \$500 for the benefit year. The hearing benefit will now be available once every two years—instead of once every four years. The annual limit is not changing.

	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Hearing Aids</b> , when medically necessary and prescribed by an audiologist or other doctor specializing in ear, nose, and throat (an ENT)	After a \$250 deductible, up to \$2,600 per ear once every two years	After a \$500 deductible, up to \$2,600 per ear once every two years

EPIC gives you access to the largest hearing care provider network in the country and substantial savings on top tier manufacturer brand devices and related professional services. It also gives you access to all name brand hearing aid technology by the top tier hearing aid manufacturers at reduced prices, 30%-60% less than typical rates.

You will receive more information about the program as well an EPIC ID card in the mail from EPIC. To find out more about the EPIC program or to find an EPIC provider, call EPIC toll-free at 1-866-956-5400 or go to [www.epicearing.com](http://www.epicearing.com). Be sure to identify yourself as an Iron Workers St. Louis District Council Welfare Trust Fund Participant.

#### Questions?

If you have any questions about your hearing aid benefits or your Fund benefits generally, please call the Fund Office toll-free at 1-877-597-8704.

Sincerely,  
Board of Trustees

*This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund. 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.*