

Iron Workers St. Louis District Council Trust Funds

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SUMMARY OF MATERIAL MODIFICATION

Date: November 2015

To: Active and Pre-Medicare Retiree Members and their Qualified Dependents of the Iron Workers St. Louis District Council Welfare Trust Fund

From: The Board of Trustees

The purpose of this Summary of Material Modification (SMM) is to inform you of important changes in benefits offered by the Iron Workers St. Louis District Council Welfare Trust Fund and to announce a change in Fund Counsel and the appointment of two Trustees.

Our New Telemedicine Benefit. We are pleased to provide you with a new Plan benefit starting January 1, 2016, that will allow you quick and easy access to a doctor wherever you are, 24 hours a day, seven days a week, 365 days a year. It's called LiveHealth Online® and using it will save you time and money! Please read this letter and its accompanying materials thoroughly to ensure you have a full understanding of this new benefit.

If you or a family member is under the weather, getting a private, secure and convenient online medical visit through LiveHealth Online is a great option when you are away from home or your doctor is unavailable. It is also a cost saving alternative to seeking care at an urgent care facility or emergency room.

LiveHealth Online doctors are available to answer medical questions, make a diagnosis and even prescribe a medication for you, if needed.¹ They can help with minor injuries and common medical ailments like colds, fevers, allergies, headaches, sore throats, minor rashes, and earaches. ***You save time and get the care you need without having to schedule a doctor's appointment or be exposed to other sick people while sitting in a doctor's waiting room. In addition, you save money and avoid possibly having a claim denied because you went to an emergency room for a non-emergent condition:***

- You only pay a **\$15 copay** each time you visit a doctor through LiveHealth Online
- You pay a **\$25 copay** each time you visit with a doctor or specialist at his/her office
- You pay a **\$150 copay** each time you visit an emergency room (waived if admitted)

This could amount to a \$10 to \$135 savings!

You can connect directly with LiveHealth Online board-certified doctors face-to-face using a computer with a webcam or through your mobile device. Access LiveHealth Online from your Android or iOS mobile device

¹ Please note that LiveHealth Online is not available in Texas, Alaska, Arkansas and Louisiana, and LiveHealth Online doctors cannot prescribe medications in Indiana.

by downloading the free app. Go to Google Play™ or the Apple StoreSM to locate the app for your service. To access LiveHealth Online via your computer, log on to livehealthonline.com.

Prescription Drug Benefit. The Plan is updating certain aspects of your prescription drug benefit administered by LDI Pharmacy Benefit Services. Please make careful note of the effective dates and aspects of these changes.

- Effective November 1, 2015 for all Locals, an out of pocket maximum for your and your family's prescription drug costs has been established. The annual maximum amounts are **\$1,900** for single coverage and **\$3,800** for family coverage. These established values are annual limits on your or your family's copay spend and will restart every January 1st. Once the applicable limit has been met, any future copays for the benefit year will be \$0.
- Effective January 1, 2016 for all Locals, Step Therapy programs will be in place for Antidiabetic, Dermatological, Antidepressant, and Androgens (testosterone replacement) medications. Step Therapy is the practice of beginning drug therapy for a medical condition with the most cost-effective and safest drug, and then progressing to other more costly or riskier therapy if necessary.

If you begin taking a medication for one of the four conditions listed above, the Plan will require you to try the lowest cost option first. ***Please note this change will only effect new users of these medications. All users of these medications prior to January 1, 2016 are grandfathered and not subject to the Step Therapy program.*** If you and your prescribing physician determine that the lowest cost option is not a suitable treatment, the Plan allows you to move to the next, more costly, alternative.

- Effective January 1, 2016 for all Locals, quantity limits will be placed for the Erectile Dysfunction (ED) medications filled under the LDI program. For safety and cost reasons, the Plan set limits for ED medications at nine (9) pills for a 30 day supply and 27 pills for a 90 day supply. Should more pills be needed, your physician may contact LDI Pharmacy Benefit Services.
- Effective January 1, 2016, new prescription drug copays are shown in the chart below. ***Please note the difference in copays for the Local 321 Reduced Plan and all other Locals.***

Prescription Drug Copays Effective January 1, 2016				
	Unreduced Plan		Reduced Plan	
	Retail (up to 30-day supply)	Mail (up to 90-day supply)	Retail (up to 30-day supply)	Mail (up to 90-day supply)
Generic Copay	\$10	\$25	\$10	\$25
Preferred Brand Copay	\$25	\$60	\$40	\$90
Non-Preferred Brand Copay	\$40	\$100	\$55	\$135
Specialty Drug Copay	\$100		\$135	

For more ore information about prescription drug coverage, contact LDI at (866) 516-3121 or visit www.LDIRx.com.

Medical Deductible and Out of Pocket Maximum - Effective November 1, 2015 for ***the Local 321 Reduced Plan only***, the annual deductible amount for family coverage has changed to **\$1,800** and the annual out of pocket maximum for family coverage has changed to **\$7,600**. Single coverage under the Local 321 Reduced plan has not changed.

Medical Utilization Management Programs. Effective January 1, 2016, all Active and Pre-Medicare Retiree Members and their Qualified Dependents will be enrolled in programs offered by Anthem Blue Cross Blue Shield designed to improve health results for particular conditions. Anthem will make proactive outreaches to you after you are diagnosed with one of the following:

- Low Back Pain: This care support program is designed to help control lost productivity, disability expenses, and direct treatment associated with low back pain conditions.
- Musculoskeletal: Helps you prevent acute events and costs related to osteoarthritis, rheumatoid arthritis, osteoporosis, and hip and knee replacement. Anthem advises of specific exercises and physical activity as well as tips for pain, weight, and arthritis management.
- Behavioral Health: This program ensures that you receive the right care, time, and place for your diagnosed Behavioral Health condition. Anthem will coordinate care between you and providers to ensure treatment progress, to prevent readmissions, and assist with discharging.

Retiree Voluntary Dental Benefit Updates. Effective November 1, 2015 *for Pre-Medicare Retiree Members and their Qualified Dependents only*, there will be enhancements to your voluntary dental benefits provided by the Plan through Delta Dental of Missouri (“Delta Dental”). This is an optional benefit available to Retirees and their Qualified Dependents who elect and pay the additional voluntary premiums. Please review the following changes:

- Decrease in the annual deductible from \$25 single / \$75 family to **\$10 single / \$30 family** for PPO network dentists.
- Enrollment in the MaxAdvantage program where charges for exams, x-rays, cleanings and fluoride treatments will not count towards the annual limit.
- Increase to the annual limit for services provided under PPO network dentists from \$1,000 to **\$1,500**.

Orthodontic Coverage for Dependent Children - Active Members and their Qualified Dependents in Locals 46, 392 and 396 only. Retroactively effective to January 1, 2015, the Plan covers orthodontic appliances that are placed (bonded), up to age 26. Prior to this change, the Plan only covered orthodontic appliances that were placed (bonded) before a Dependent child reached age 20.

The chart on the last page highlights key features of your dental plan coverage. Under your dental program, which is administered by Delta Dental, the Plan covers care you receive from dentists who participate in Delta Dental’s networks, as well as dentists who do not participate in Delta Dental’s networks. However, Delta Dental network dentists have agreed to provide dental care at negotiated rates, which can save you money. To locate a Delta Dental provider in your area, go to **www.deltadentalmo.com/ironworkers**.

Recent Trustee Appointments. Mr. Stuart Rendleman has been appointed to the position of Labor Trustee, replacing Mr. John Davis. In addition, Mr. Chris Nelson has been appointed to the position of Management Trustee, replacing Mr. Richard Pengress. The following provides contact information for the recently appointed Trustees:

Mr. Stuart Rendleman
Iron Workers Local No. 782
2424 Cairo Road
Paducah, KY 42001
270-442-2722

Mr. Chris Nelson
West Kentucky Construction Employers Association
2201 McCracken Boulevard
Paducah, KY 42001
270-744-6261

Change in Fund Counsel. As of January 1, 2015, Johnson & Krol, LLC was appointed as the Fund’s new Legal Counsel. The following provides contact information for the recently appointed Fund Counsel:

Johnson & Krol, LLC
300 S Wacker Drive, Suite 1313
Chicago, IL 60606

If you have any questions about your benefits, call the Fund Office at **877-597-8704** or visit the Fund's website at **www.iwstldc.org**. The website is a secure site that you can use to review benefit-related information 24 hours a day, 7 days a week.

This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Plan. Full details are contained in the documents 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.