



PLUMBERS LOCAL 98  
**FRINGE BENEFIT FUNDS**

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March 24, 2009

**IMPORTANT NOTICE REGARDING PLAN CHANGES  
EFFECTIVE APRIL 1, 2009**

The Trustees of the Plumbers Local 98 Insurance Fund are committed to monitoring your Fund to assure that your health benefits are protected. Unfortunately, the Fund continues to experience losses due to high medical claims and lower man hours. As a result, the Trustees find it necessary to adopt the following changes, effective **April 1, 2009**:

**Prescription Drugs:** Changes have been made to co-payments as follows:

- **Co-payments**

**Retail:** 25% cost of the drug subject to minimum payment of \$15 (increased from \$10) per prescription (unless cost of the drug is under \$15, in which case the minimum is cost of drug) and maximum of \$75 (increased from \$50) per prescription.

**Mail Order:** 25% cost of the drug subject to minimum payment of \$35 (increased from \$25) per prescription (unless cost of the drug is under \$35, in which case the minimum is cost of drug) and maximum of \$175 (increased from \$125) per prescription.

- **Annual Out of Pocket Maximum**

Please note that there has been no change to the Annual Out of Pocket Maximum for prescription drugs. Under this provision, once a Participant or Dependent entitled to prescription drug coverage has incurred \$3,000 in co-payments (retail and mail order combined) per calendar year, the following co-payments apply instead of those set forth above:

Retail: \$10 generic/\$30 brand name

Mail Order: \$25 generic/\$75 brand name

If you have any questions regarding this notice, please contact the Fund Office at 248-641-4988.

Sincerely,

The Trustees for the  
Plumbers Local 98 Insurance Fund