

## CHICAGO LABORERS' DISTRICT COUNCIL RETIREE HEALTH and WELFARE FUND

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### Announcing an Important Change in Your Pharmacy Benefit

Dear Retiree:

The Board of Trustees of the Chicago Laborers' Welfare Fund (the "Welfare Plan") is pleased to announce that, effective January 1, 2017, the Welfare Plan is adopting a card program through the CVS/Caremark pharmacy network that will make it easier for you to get your prescriptions filled and significantly reduce your upfront out-of-pocket costs—without changing your prescription drug coverage.

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#### Your Prescription Drug Benefit, Effective January 1, 2017

**Your Coinsurance (In-Network)** – You will save money when you use CVS/Caremark network pharmacies. Under your pharmacy benefit, each calendar year you are responsible for paying the first \$100 towards the cost of your prescription drug medication(s) before the Welfare Plan begins to pay benefits. This is called your "deductible." Once you've met your \$100 prescription drug deductible, the Welfare Plan covers 80% of the cost of your eligible prescription drug medications and you are required to cover 20%. However, you currently have to pay for 100% of the cost of your medication at the time of purchase and then submit a receipt to the Fund Office to have 80% of that cost reimbursed to you. With the new card program, beginning January 1, 2017, once you have met your annual prescription drug deductible, you **will not** have to initially pay out of pocket for the entire cost of your medications when you fill your prescriptions. Instead, at the time of purchase, you will only have to pay your 20% coinsurance. The Welfare Plan will pay its 80% share of the cost directly to CVS/Caremark. You will no longer have to submit claims or wait for reimbursement.

**Your Coinsurance (Non-Network)** – If your prescriptions are not filled at a CVS/Caremark network pharmacy or you do not show your medical/prescription drug identification (ID) card when you pick up your prescriptions, you will have to pay for 100% of the cost of your medications when you have your prescriptions filled and then request reimbursement of 50% of the cost of your medications from the Fund Office.

You can continue to have your prescriptions filled at the same network retail pharmacies and/or through the CVS/Caremark mail order facility. You will also be able to get a 90-day supply of your prescriptions for maintenance medications (like those used to treat chronic illnesses like arthritis, diabetes, emotional distress, heart disorders, high blood pressure and ulcers) filled only at a CVS retail pharmacy or through the CVS/Caremark mail service at applicable mail service rates.

#### EMPLOYER PARTICIPANTS –

Builders' Association, Employing Plasterers' Association, Underground Contractors' Association, Mason Contractors' Association, Concrete Contractors' Association, Wrecking Contractors, Concrete Products Employers, Lake County Illinois Employers, Illinois Road Builders Association, Bridge and Highway Structural Builders; i.e. all those who employ Laborers Engaged in the Building and Construction Industry.

Specialty drugs are filled through a separate program with CVS/Caremark. You will still be responsible to pay 20% of the cost of any specialty medications you take—just as you do now—up to a maximum of \$1,000 each calendar year. Once you have paid \$1,000 out of pocket for specialty drugs, the Welfare Plan will cover 100% of the cost of such medications for the remainder of the year. Please contact the Fund Office for more information about specialty drugs.

### **Final Note**

Please share this Notice with your family members who are eligible for coverage and store it with your Summary Plan Description (SPD) booklet and other benefits information for easy reference. If you have any questions regarding the changes to your pharmacy benefits or your other Plan benefits, please contact the Fund Office at 708-562-0200 or 866-906-0200.

Sincerely,

Board of Trustees

SUMMARY OF MATERIAL MODIFICATION  
EIN: 46-5243652 PLAN: 501  
November 2016

*The information contained in this Notice only highlights certain features of the Chicago Laborers' Welfare Plan and is intended to be a Summary of Material Modifications. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language in this Notice and the documents that establish the Plan, the document language will govern. The Trustees reserve the right and have the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. Receipt of this Notice does not confer or guarantee eligibility for benefits. In addition, the Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan's provisions.*