

IMPORTANT NOTICE REGARDING BENEFIT CHANGES

To All Participants Enrolled in the following Teamsters Local 731 Health and Welfare Funds:

- Health & Welfare Fund of the Excavating, Grading and Asphalt Craft Local No. 731;
- Local No. 731, I.B. of T. Private Scavengers Health and Welfare Fund;
- Local No. 731, I.B. of T. Garage Attendants, Linen and Laundry Health and Welfare Fund (Hereinafter referred to as "Funds")

The respective Board of Trustees are revising the Summary Plan Descriptions to account for the following modifications to the Health and Welfare Funds.

■ Kovak Dermatology and Laser Institute

The Boards of Trustees are pleased to announce an advantageous financial arrangement effective March 1, 2017 between the Funds and Kovak Dermatology and Laser Institute. Your deductible and co-insurance will be waived for all Covered Services rendered at Kovak Dermatology and Laser Institute. Covered Services include all medically necessary procedures. Cosmetic services are not a covered benefit. Kindly refer to your Summary Plan Description booklets for additional details on what is covered and what is not covered. The Summary Plan Description booklets can be found on our website at www.ibt731funds.org.

Kovak Dermatology and Laser Institute offers two convenient locations to choose from:

17W535 Butterfield Rd.
Oak Brook Terrace, IL 60181
(630) 758-0470
www.drkovaklaser.com

195 Buckley Dr., Suite A
Rockford, IL 61107
(815) 329-6180
www.drkovaklaser.com

■ Substance Abuse Facilities

There has been a growth in out-of-network, out-of-state facilities offering services for treatment of substance abuse. Please be aware that many of these facilities are not approved because they do not have the appropriate medical credentials to qualify for any payment by the Funds.

To ensure the Funds will cover the treatment, kindly call the Member Assistance Program at (800) 292-2780. There is no cost to you to call the Member Assistance Program, and all information is kept confidential. The Member Assistance Program has clinically trained professionals to assist yourself or your family members in getting the right treatment at a qualifying facility.

■ Prescription Drug Out of Pocket Maximums

The annual out-of-pocket maximum (the amount you pay) for prescription drugs has been changed as follows:

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|----------------------|---------------------|-------------------------|
| ■ Calendar Year 2017 | \$3,750.00 (single) | \$7,100.00 (per family) |
| ■ Calendar Year 2018 | \$3,950.00 (single) | \$7,500.00 (per family) |

These are the maximums allowed, as per the Affordable Care Act. Limits for the year 2019 and after are not yet available. The medical annual out-of-pocket maximums remain unchanged.

■ **Smoking Deterrent – Chantix**

The Affordable Care Act (ACA) requires certain smoking deterrents to be covered at no cost. Our prescription benefit manager, OptumRx is responsible for administering the requirements pursuant to the ACA. The Funds currently cover Chantix at 100%. However, effective May 1, 2017, OptumRx will be requiring Step Therapy to obtain Chantix. Step Therapy requires that you try alternative medications first. Please contact OptumRx at (800) 880-1188 for more information on smoking deterrents.

■ **Genetic Testing**

A correction has been made to the new Summary Plan Description booklets regarding Genetic Testing. Genetic Testing is listed as an exclusion, except tests for breast cancer – BRCA1/BRCA2. Genetic Testing is no longer a blanket exclusion but a Covered Benefit as long as the testing is medically necessary. To obtain medical necessity authorization for Genetic Testing, call Med-Care Management at (800) 367-1934.

■ **Wellness Program \$400.00 Incentive**

If you have not already done so, the respective Board of Trustees encourage you to submit your bloodwork to our Wellness Program vendor, Interactive Health. Doing so makes you eligible for a \$400.00 incentive. Both members and eligible spouses may participate in the Wellness Program. Please visit the Funds website at www.ibt731funds.org or call the Fund Office at (630) 887-4150 for additional information.

**PLEASE RETAIN THIS NOTICE WITH YOUR
SUMMARY PLAN DESCRIPTION BOOKLET FOR FUTURE REFERENCE**



Summary of Material Modifications

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February 2017

