

Plumbers, Pipe Fitters & MES Local Union No. 392 Health and Welfare Fund

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Dear Participants:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund made revisions to the plan of benefits. These changes are described in detail in the attached Summary of Material Modifications and are summarized as follows:

- Effective October 18, 2017, you can receive a \$100 contribution to your Health Reimbursement Arrangement (“HRA”) if you complete a physical examination before December 31, 2018 at the Activate Healthcare Family Medical Center.
- Effective January 1, 2018, the Emergency Room Deductible will increase from \$100 to \$250 per emergency room visit (after the first visit) that does not result in an inpatient admission for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective January 1, 2018, the prescription drug copayments will increase for Class A Active Employees and Class C Pre-Medicare Retirees.
- Effective January 1, 2018, a Copayment Assistance Program for specialty drugs will be added to the Plan. The program is designed to help both you and the Fund reduce costs for certain specialty medications.
- Effective January 1, 2018, a Family Leave Benefit and Bereavement Leave Benefit will be provided for mechanical equipment servicemen and commercial service plumbers.

Please keep this notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees

**The Plumbers, Pipe Fitters and Mechanical Equipment Service Local Union No. 392
Health and Welfare Fund
Summary of Material Modification
December 2017**

**Activate Healthcare Family Medical Center
HRA Contributions for Physical Examinations**

Effective October 18, 2017, you can receive a \$100 contribution to your HRA if you complete a physical examination before December 31, 2018 at the Activate Healthcare Family Medical Center. Your HRA account will **NOT** be credited for any physical examinations for your spouse or children.

As a reminder, the Activate Healthcare Family Medical Center provides a broad scope of primary care services, comprehensive annual physicals, and health coaching at no cost to you and/or your dependents.

The Activate Healthcare Family Medical Center is staffed by experienced primary care providers and medical assistants. You can call the clinic to speak with a staff member and schedule an appointment. The clinic is open Monday through Friday and located at the following addresses:

Activate Healthcare Clinic
600 Rodeo Drive, Suite 301
Erlanger, KY 41018
(859) 342-0901

Activate Healthcare Clinic
212 Crown Point Place, Suite 103
Cincinnati, OH 45241
(513) 326-2890

For more information regarding the clinic and scheduling an appointment, please contact the applicable telephone number listed above or visit www.activatehealthcare.com/local392.

Emergency Room Deductible

Effective January 1, 2018, the Emergency Room Deductible for Class A Active Employees and Class C Pre-Medicare Retirees will increase from \$100 to \$250 per emergency room visit (after the first visit) that does not result in an inpatient admission.

Prescription Drug Benefit

Effective January 1, 2018, the Schedule of Benefits for Class A Active Employees and Class C Pre-Medicare Retirees is revised to increase copayments for the Prescription Drug Benefit as follows:

Prescription Drug Benefit		
Minimum Co-Payment Amount	Retail (34-day supply)	Mail or Walgreens Retail Pharmacy (90-day supply)
Generic	\$15	\$37.50
Formulary Brand Name	\$25	\$62.50
Non-Formulary Brand Name	\$50	\$125
Specialty (co-insurance)	20% up to \$150 maximum	20% up to \$150 maximum
Out-of-Pocket Maximum for Prescription Drugs		
Out-of-Pocket Maximum per Calendar Year**	\$5,350 per person \$11,700 per family Once you reach the Prescription Drug Out-of-Pocket Maximum, the Plan pays 100% of Prescription Drug Expenses for the calendar year (subject to any other limitations as provided in the Plan).	

Copayment Assistance Program for Specialty Drugs

As you may know, Specialty Drugs are medications created to target and treat complex medical conditions and rare diseases. Specialty drugs are expensive to both you and the Plan. Accordingly, the Trustees implemented a Copayment Assistance Program to help reduce the costs of certain Specialty Drugs for Class A Active Employees and Class C Pre-Medicare Retirees, effective January 1, 2018.

Under the Copayment Assistance Program, Express Scripts will identify high cost Specialty Drugs that are eligible for copayment assistance through the drug manufacturer. If copayment assistance is available, Express Scripts will help you apply for financial assistance directly from the drug manufacturer. The copayment assistance you receive from the manufacturer is expected to reduce or completely cover your payment for the Specialty Drug. *This means that your copayment amount may vary for certain Specialty Drugs under the Copayment Assistance Program.*

Any copayment assistance you receive under the Copayment Assistance Program will **NOT** count towards your out-of-pocket maximum under the Prescription Drug Benefit. This means that only the amount you pay counts towards your out-of-pocket maximum under the Prescription Drug Benefit.

If you qualify for copayment assistance, Express Scripts will contact you directly regarding enrollment in the program. You may also contact Express Scripts directly at **(877) 605-7235** for more information.

Family Leave Benefit

Effective January 1, 2018, the Plan will provide a Family Leave Benefit for mechanical equipment servicemen and commercial service plumbers who are eligible under the Plan for Class A Benefits through the 670 Hour Rule.

To be eligible for the Family Leave Benefit under the Plan, eligible participants must provide certain documentation to the Fund Office and meet specific requirements. The duration of leave available to you will depend on the reasons for which you are taking the leave.

You may qualify for up to 12 weeks (during any 12-month period) of paid leave for the birth or adoption of a child, to care for a seriously ill spouse, parent or child, or for the occurrence of a “qualifying exigency” to deal with the affairs of your spouse, child or parent because he or she is on active duty. A “qualifying exigency” includes short-notice deployment, military events and related activities, childcare and school activities, financial and legal arrangements, counseling, rest and recuperation, post-deployment activities and additional activities as defined under the Family and Medical Leave Act (“FMLA”) in 29 C.F.R. Part 825.

You may qualify for up to 26 weeks (during any 12-month period) of paid leave to care for a covered service-member with a serious injury or illness if you are the spouse, child, parent or next of kin of the service-member as defined under the FMLA in 29 C.F.R Part 825. Please be aware that this 26-week leave is the maximum time period allowed and is not in addition to the 12-week leave provided above.

For each day (Monday through Friday) that you are eligible to receive the Family Leave Benefit, the amount of the daily benefit shall be equal to one-fifth (1/5) of the Weekly SUB Benefit paid at the Enhanced Percentage (as described and calculated in Section 4 of the SUB Plan).

For the purposes of calculating the Weekly SUB Benefit, your gross weekly wage shall be determined by multiplying forty (40) hours per week times your applicable hourly wage rate as established in the most current Collective Bargaining Agreement at the time benefits are payable.

If you receive family and medical leave benefits under another group health plan, your Family Leave Benefit under this Plan will be reduced.

Bereavement Leave Benefit

Effective January 1, 2018, the Plan will provide a Bereavement Leave Benefit for mechanical equipment servicemen and commercial service plumbers who are eligible under the Plan for Class A Benefits through the 670 Hour Rule.

To be eligible for the Bereavement Leave Benefit under the Plan, you must provide certain documentation to the Fund Office and meet specific requirements.

Under the Bereavement Leave Benefit, you may be eligible for up to three (3) days of benefits in the event of the death of a member of your immediate family. Specifically, the Plan provides up to three (3) days of paid leave after the death of your spouse, child(ren), parent(s), parent(s)-in-law and siblings. The Plan provides only one (1) day of paid leave after the death of your grandparent(s).

For each day (Monday through Friday) that you are eligible to receive the Bereavement Leave Benefit, the amount of the daily benefit shall be equal to one-fifth (1/5) of the Weekly SUB Benefit paid at the Enhanced Percentage (as described and calculated in Section 4 of the SUB Plan).

For the purposes of calculating the Weekly SUB Benefit, your gross weekly wage shall be determined by multiplying forty (40) hours per week times your applicable hourly wage rate as established in the most current Collective Bargaining Agreement at the time benefits are payable.

If you have any questions about these changes or your benefits, please contact the Fund Office.