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May 2015

RE: Prescription Drug (Rx) Out-of-Pocket Maximum

Dear Active Participant:

This notice contains important information regarding changes to your prescription drug benefits. As Trustees of the North Central Illinois Laborers' Health and Welfare Fund ("Fund"), we are pleased to provide these plan changes that limit your out-of-pocket costs. *These changes are effective July 1, 2015.*

Prescription Drug Out-of-Pocket Maximum

Effective July 1, 2015, you and your family will have an annual out-of-pocket limit on covered prescription drug costs. The individual annual Rx Out-of-Pocket Maximum (OOPM) will be \$4,100 and the family annual Rx OOPM will be \$5,700. Prior to July 1, 2015, there was no limit to your covered prescription drug out-of-pocket costs.

Example 1: Sam pays \$500 in copays for his covered prescriptions per month. Once Sam's out-of-pocket costs reach \$4,100, the Plan will pay 100% of the remainder of his covered prescriptions and Sam will not have to pay any more copays for the rest of the calendar year. Therefore, Sam would pay eight months of \$500 copays and then in September, Sam would only pay \$100 in copays.

Example 2: In this example, Sam's wife, Sara, pays \$400 per month in copays for covered prescriptions, in addition to Sam's copays.

Month	Sam's Copay	Sara's Copay	Total for Year
January	\$500	\$400	\$900
February	\$500	\$400	\$1,800
March	\$500	\$400	\$2,700
April	\$500	\$400	\$3,600
May	\$500	\$400	\$4,500
June	\$500	\$400	\$5,400
July	\$500	\$400	\$5,700*

As you can see, Sam and Sara reach the family OOPM in July at \$5,700. For the remainder of the year, Sam and Sara don't need to pay their copays.

Tobacco Cessation Products

Effective July 1, 2015, the Plan will cover both prescription and over-the-counter (OTC) tobacco cessation products with no copayment. The Plan will cover up to two 90-day treatments, up to twice per year. Additional treatments may be available if prescribed by a physician under special circumstances. You will need a prescription for the OTC tobacco cessation product to be covered.

Questions?

If you have questions about these changes, please contact the Fund Office.

Sincerely,

Board of Trustees

This announcement, which serves as a Summary of Material Modifications, contains only highlights of recent changes to the North Central Illinois Laborers' Health & Welfare Fund. 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.