

BENEFITS UPDATE



January 2008

Changes to Your Health Care Benefits as of January 1, 2008

The Trustees have made the following important changes to the Electrical Insurance Trustees Health & Welfare plans for Electrical Construction Workers, Communication Members, and Employees

of the Contractors' Association, Fund Office, Apprentice Schools and Union Office. The plans are described in detail in the following Booklets:

- Health Care Booklet for Electrical Construction Workers
- Health Care Booklet for Communication Members
- Health Care Booklet for Employees of the Contractors' Association, Fund Office, Apprentice Schools and Union Office

This update supplements the information contained in these Booklets. Please keep both documents together for your records.

Chiropractic & Naprapathic Benefit Maximum

Effective for claims incurred on and after January 1, 2008, the plan will pay 80% of reasonable and customary charges for chiropractic and naprapathic care, per covered person per calendar year, up to an annual maximum limit of \$3,000. The previous annual maximum limit was \$2,000.

Physical, Speech and Occupational Therapy Benefit Maximum

The plan now pays 80% of reasonable and customary charges for each of the following, per

covered person per calendar year up to an annual maximum limit of \$3,000:

- Physical therapy
- Occupational therapy
- Speech therapy

The previous annual maximum limit was \$2,000. However, this new annual maximum limit of \$3,000 is retroactively effective for covered claims incurred on and after January 1, 2007. This means charges for the above benefits in 2007 will be subject to the new \$3,000 limit. Blue Cross Blue Shield of Illinois (BCBS) has reviewed all 2007 therapy claims and has readjudicated them in accordance with this new limit as necessary.

Prescription Drug Copays

Effective for claims incurred on and after January 1, 2008, your prescription drug copays will change as noted below. The prescription drug copay for generic drugs will decrease. The copays for preferred and non-preferred brand-name drugs will increase. When you purchase up to a 34-day supply of prescription drugs and medication at a retail pharmacy, the plan will continue to pay 100% after you pay a new copay of:

- \$5 for generic drugs
- \$18 for brand-name drugs on the preferred list
- \$33 for brand-name drugs not on the preferred list

If you choose to use the mail-order program, you can save money by using generic drugs. Effective for claims incurred on and after January 1, 2008, the prescription drug copay for generic drugs purchased via mail-order will decrease. The copays for preferred and non-preferred brand-name drugs will increase. The new copays for 90-day supplies of prescriptions purchased via the mail-order program are as follows:

- \$10 for generic drugs
- \$36 for brand-name drugs on the preferred list
- \$66 for brand-name drugs not on the preferred list

Dental Benefits

Beginning January 1, 2008, the EIT Benefit Plans will participate in the BlueCare® Freedom Dental PPO Program. Under this new dental PPO program, you have the choice to see either an in-network provider or an out-of-network provider and receive the same level of benefits.

Effective for claims incurred on and after January 1, 2008, the plan will pay 80% of

reasonable and customary charges up to \$2,000 for out-of-network services and 80% of PPO negotiated rates for in-network services. Preventive care will continue to be covered at 100% of reasonable and customary charges or 100% of PPO negotiated rates. The annual benefit is \$2,000 per person. The previous annual limit was \$1,500.

By choosing an in-network provider, you will receive the PPO negotiated discount. To find an in-network provider, call the BCBS Customer Service line at **(800) 862-3386** or visit them online at www.bcbsil.com. Implementation of the Dental PPO Program required EIT to issue new BCBS ID cards. Your new card was mailed to your home in mid-December. If you have not received a new card, please contact BCBS at **(800) 862-3386**.

New Health & Welfare Booklets for 2008

The changes in this Benefits Update will be described in more detail in the latest version of your plan's Health Care Booklet. Your new Booklet will be mailed to your home this spring.

Please Note: This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Plan for Electrical Construction Workers, Communication Members, and Employees of the Contractors' Association, Fund Office, Apprentice Schools and Union Office. If any conflicts exist between the terms of this Update and the official Plan document, the terms of the official Plan document will control. The trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this Update does not confer any eligibility or entitlement to any benefits under the Plan.

SUMMARY OF MATERIAL MODIFICATIONS

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