

BENEFITS UPDATE



November 2010

Changes to Your Health Care Benefits Effective as of January 1, 2011

The Trustees have made the following important changes to the Electrical Insurance Trustees Participatory Plan. The Plan is described in detail in the Health Care Booklet for Participants in the Participatory Plan.

This Benefits Update supplements the information contained in that Booklet. Please keep these documents together for your records and future reference.

Medical Benefits

Annual Deductible

Effective for eligible claims incurred on and after January 1, 2011, the annual in-network deductible will be \$600 per person and \$1,200 per family. The out-of-network deductible will be \$1,200 per person and \$2,400 per family.

Copay For Certain Office Visits

Effective for eligible claims incurred on and after January 1, 2011, your copay for in-network specialist visits will be \$60 per visit.

Your copay for in-network primary care physician visits will remain at \$25 per visit. The Plan will continue to pay up to \$75 per year for expenses related to a preventive care physician visit; thereafter, you are responsible for any copay or remaining expense.

Prescription Drug Copays

Effective for eligible claims incurred on and after January 1, 2011, your prescription drug copays for Preferred Brand and Non-preferred Brand drugs will be the following:

	Retail (30-day supply)	Mail order (90-day supply)
Preferred Brand	\$20 or 25% of the cost, up to a maximum of \$30 per prescription	\$40 or 25% of the cost, up to a maximum of \$60 per prescription
Non-preferred Brand	\$35 or 30% of the cost, up to a maximum of \$60 per prescription	\$70 or 30% of the cost, up to a maximum of \$120 per prescription

Your copays for generic drugs will remain at \$5 at a retail pharmacy or \$10 through mail order.

Vision Benefits

Vision Exam Copay

Effective for eligible claims incurred on and after January 1, 2011, the copay for a vision exam is increasing to \$30 per exam.

Take Charge Program Financial Rewards

Effective January 1, 2011, you will no longer receive financial rewards for participating in the *Take Charge* program. The Health Assessment will be available from November 1, 2010 through October 31, 2011. The NextSteps program will be available to participants and spouses only. It will be offered by mail and phone only (not online).

Medical Emergency Contact Services

Effective January 1, 2011, the Plan will no longer cover emergency contact services through Global Med-Net.

Please Note: This Benefits Update is intended to serve as a Summary of Material Modifications for the Electrical Insurance Trustees Health & Welfare Participatory Plan. If any conflicts exist between the terms of this Benefits Update and the official Plan documents, the terms of the official Plan documents will control. The Trustees reserve the right to amend, modify or terminate the Plan at any time. Receipt of this Benefits Update does not confer any eligibility or entitlement to any benefits under the Plan.

SUMMARY OF MATERIAL MODIFICATIONS

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Plan No. 501

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