



# BENEFITS UPDATE

July 2015

## Changes to your Health Care Benefits, Effective as of July 1, 2015

To comply with the Patient Protection and Affordable Care Act ("Act"), the Trustees have made the following important changes to the Electrical Insurance Trustees Health and Welfare for Participants in the Participatory Plan ("Plan") as described in the Summary Plan Description for the Plan, dated as of January 1, 2008.

This Benefits Update supplements the information contained in that Summary Plan Description.

Please keep these documents together for your records and future reference. If you have any questions about the benefit changes described in this Benefits Update, please contact the EIT Benefit Funds Office at 312-782-5442.

### *Prescription*

#### **In-Network, Out-of-Pocket Maximum**

The Trustees have added an annual maximum out-of-pocket limit ("MOOP") for in-network prescription drugs. This means that once you reach the prescription drug MOOP in a calendar year, you will not have to pay any prescription drug copayments or coinsurance for the remainder of that calendar year.

The annual in-network prescription drug MOOP will be determined by the Fund Office at the beginning of each Plan year. This MOOP is calculated by subtracting the Plan's current annual in-network medical maximum out-of-pocket limit from the annual limitation for out-of-pocket maximums under the Affordable Care Act.

For individual and family coverage, your annual in-network prescription drug MOOP for the Plan year beginning July 1, 2015 was determined as follows:

$$\mathbf{\$6,600} \text{ (Act MOOP) - } \mathbf{\$3,500} \text{ (Plan Medical MOOP) = } \mathbf{\$3,100.00}$$

### *Medical*

#### **Definition of Essential Health Benefits**

The Trustees have chosen to adopt the Illinois benchmark plan's definition of Essential Health Benefits for the Plan.



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#### **IMPORTANT INFORMATION**

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 document, the terms of the official Plan document will control. The Trustees reserve the right to amend, modify or terminate the Health & Welfare Plan at any time. Receipt of this Benefits Update does not confer any eligibility or entitlement to any benefits under the Health & Welfare Plan.

Electrical Insurance Trustees Health & Welfare Participatory Plan  
Employer Identification Number: 36-1033970  
Plan Number: 501