

I.B.E.W. Local 688 Health & Welfare Plan

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SUMMARY OF MATERIAL MODIFICATIONS FOR THE SUMMARY PLAN DESCRIPTION (SPD) OF THE I.B.E.W. LOCAL 688 HEALTH & WELFARE PLAN

The Trustees have made **changes** to the Plan that will affect various provisions of your SPD. These changes are effective for services rendered on or after **May 1, 2013**. This "Summary of Material Modifications" explains these changes and should be kept with your SPD.

Page(s)	Change																		
38, 71, 74	Co-payment for physician's office visit increase from \$25 to \$30																		
37, 71	Co-payment for Emergency Hospital Treatment increase from \$100 to \$120. This co-payment will be waived if you are admitted to the hospital subsequent to the emergency treatment.																		
39, 67	Calendar Year Deductible increase from \$250 to \$300 per person																		
36, 39, 67	Both in-network and out-of-network percentage of payment will be paid on the first \$12,000 of covered charges. This is an increase from \$10,000.																		
39	<p>Co-payments for prescription drugs will increase by \$5 and will be as follows:</p> <table><tr><td>Retail Pharmacy:</td><td>Mail Order:</td></tr><tr><td>\$17.00 co-payment generic</td><td>1) 45-day supply-controlled substances:</td></tr><tr><td>\$40.00 co-payment brand name</td><td>\$25.00 co-payment generic</td></tr><tr><td>\$60.00 co-payment if brand name purchased when generic is available</td><td>\$40.00 co-payment brand name</td></tr><tr><td></td><td>\$80.00 co-payment if brand name is purchased when generic is available</td></tr><tr><td></td><td>2) 90-day supply – other medical necessary prescriptions:</td></tr><tr><td></td><td>\$35.00 co-payment generic</td></tr><tr><td></td><td>\$95.00 co-payment brand name</td></tr><tr><td></td><td>\$155.00 co-payment if brand name is purchased when generic is available</td></tr></table>	Retail Pharmacy:	Mail Order:	\$17.00 co-payment generic	1) 45-day supply-controlled substances:	\$40.00 co-payment brand name	\$25.00 co-payment generic	\$60.00 co-payment if brand name purchased when generic is available	\$40.00 co-payment brand name		\$80.00 co-payment if brand name is purchased when generic is available		2) 90-day supply – other medical necessary prescriptions:		\$35.00 co-payment generic		\$95.00 co-payment brand name		\$155.00 co-payment if brand name is purchased when generic is available
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As always, if you should have any additional questions, please contact the Fund Office.

February 27, 2013

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I.B.E.W. LOCAL 688 H&W PLAN