

## **Benefit Highlights...**

### **INDEMNITY PLAN PRESCRIPTION DRUG BENEFIT**

Effective September 1, 2009, the Trust Fund is pleased to offer Optum Rx. All retail prescriptions must be purchased at Optum Rx Network Pharmacies. Most major pharmacies are on the Plan.

Prescription Drug Mail Order member co-payment is 10% per prescription through Optum Rx. Please note that all maintenance drugs must be supplied through the Mail Order Program.

Prescriptions will be paid as described below.

Plan pays: 80% of Allowable Charges-Retail (if purchased at the pharmacy) -Subject to no deductible

Plan pays: 90% of Allowable Charges-Mail Order - subject to no deductible

### **SELECTING YOUR PLAN LEVEL**

To ensure your eligibility for Health coverage, select a Plan Level with the monthly hour requirements that best matches your work hours.

*To request an enrollment form or to receive further assistance in selecting a Plan level, contact the Trust Fund Office at 1.877.572.7005.*

### **HEALTH – BUY-UP OPTION**

Effective January 1, 2010, the Health Buy-up Option is available to those members who qualify and is limited to a six (6) month period.

#### Buy-up Option qualifications:

If an eligible employee's work hours drop so that he or she would lose eligibility due to insufficient hours or you do not have enough bank hours, then you will be allowed to purchase up to 50% of your required hours to continue your eligibility. You must pay the highest Health & Welfare contribution rate stated in the collective bargaining agreement in effect at the time of your credit hour purchase.

Participant must have at least 50% of the hours required for the Level Option they are under to qualify for the Buy-Up Option.

Level 1	140 hours - must have 70 hours
Level 2	120 hours - must have 60 hours
Level 3	100 hours - must have 50 hours
Level 4	80 hours - must have 40 hours

*For Example purposes only:*

*An employee is covered under Plan Level 3 but his hours dropped to 50, The required number of hours for Plan Level 3 is 100 hours a month. The employee has no bank hours. The difference between the hours worked and hours required is 50 hours. You would multiply 50 hours @ \$7.65 = \$382.50*

*Required hours for Level 3 - 100 hours*

*Hours actually worked 50 hours*

*Difference 50 hours*

*50 hours x \$7.65 = \$382.50 Buy-Up*

### **QUESTIONS?**

Should you have any questions, please contact Trust Fund Office at 1.877.572.7005.

Sincerely,

BOARD OF TRUSTEES