

We Will Only Accept Deliveries From UNION Carriers! All Other Deliveries Will Be Refused!



1201 ELMWOOD AVENUE • PROVIDENCE, RI 02907-3799
(401) 467-3323 • FAX (401) 467-9480

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October 2019

Dear Member,

It is our job, as Trustees of the Local 251 Health Services & Insurance Plan, to ensure our hard-working members and your families are getting the best benefits possible. We're constantly working to improve and enhance our benefit offerings – and in turn help improve your quality of life.

The benefit improvements listed below, effective January 1, 2020, reflect the Trustees efforts to add cost-conscious benefit improvements whenever possible.

VISION BENEFIT

- *All Level 2 / part timers will now be eligible for Vision through Davis Vision.*

HEARING BENEFIT

- *All Level 2/ part timers will now be eligible for Hearing through Sargent's Rehabilitation.*

LIFE INSURANCE

- *All Level 2/part timers will now be eligible for \$50,000 Life Insurance for member and \$20,000 Life Insurance for eligible dependents*

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

- *All Level 2/part timers will now be eligible for \$50,000 Life Insurance for member and \$20,000 Life Insurance for eligible dependents*

MEDICAL BENEFIT

- *The limit of visits for manipulative / chiropractic treatment will be increased from 12 to 18 per calendar year.*
- *There will be NO deductible / coinsurance for services received at Lifespan facilities.*

PRESCRIPTION DRUG BENEFITS FILL THROUGH A LIFESPAN PHARMACY DEDUCTIBLE DOES NOT APPLY.

- *Generic Drugs (Tier 1)
Retail: 30-day supply - 5% coinsurance w/max copay of \$3.50
Mail Order: 90-day supply - 5% coinsurance w/max of \$7.00*
- *Preferred brand drugs (Tier 2)
Retail: 30-day supply - 25% coinsurance w/max copay of \$12.50
Mail Order: 90-day supply - 25% coinsurance w/max of \$25.00*
- *Non-preferred Brand drugs (Tier 3)
Retail: 30-day supply - 35% coinsurance w/max copay of \$20.00
Mail Order: 90-day supply - 35% coinsurance w/max of \$40.00*
- *Specialty drugs (Tier 4)
Follows the same three tier copay structure as outlined for generic, preferred brand and non-preferred brand medications.*

LONG-TERM DISABILITY INSURANCE

All Level 1/full timers will be eligible for Long Term Disability benefit.

Coverage information

- *Benefit 60%*
- *Maximum – The lesser of \$2,000 or 60% of pre-disability earnings*
- *Minimum – Based on monthly income loss before the deduction of other income benefits. The greater of \$100 or 10% of the benefit.*
- *Benefit starts (elimination period) – After 180 days disabled*
- *Benefit duration – Disabled prior to age 66 with a maximum of two years, or with a reduced maximum after age 66.*

Only members that are on Level 1 benefits are entitled to the LTD benefit. Retirees, COBRA and Level 2 members are not eligible. Member's who employers have a non-voluntary long-term disability plan through their employer are not eligible for the Fund's LTD benefit.

LEGAL BENEFIT

- *As of January 1, 2020 the Fund will no longer provide Legal Services.*

Please consult the Summary Plan Description on our website at www.Teamsters251HSIP.org or contact our office at (401) 467-3323 for more detailed information about specific benefits.

Sincerely,

Board of Trustees