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](http://www.Teamsters251HSIP.org) or contact our office at (401) 467-3323 for more detailed information about specific benefits.

Sincerely,

Board of Trustees