



**Local 30 Benefit Funds**

Health and Welfare • Pension • Annuity • Apprenticeship & Training

**September 2016**

Re: Important Notice on Plan Improvements

Dear Participant,

The Board of Trustees of the IUOE Local 30 Benefits Fund is focused on providing the best possible comprehensive health benefits to you and your family while maintaining the Fund in a strong financial position. We are very happy to announce the following improvements and changes, effective August 1, 2016.

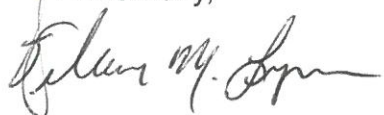
**Empire Blue Cross Blue Shield – Removal of \$10,000 Lifetime Maximum of Infertility Treatments and Artificial Insemination**

- The current \$10,000 lifetime maximum on Infertility Treatments and Artificial Insemination **is eliminated**. Please keep in mind that covered services for infertility Treatments and Artificial Insemination are subject to prior authorization and medical necessity.

**CVS Caremark – Removal of \$10,000 Lifetime Maximum for Prescription Drugs Related to Infertility Treatments and Artificial Insemination**

- The current \$10,000 lifetime maximum on prescription drugs related to Infertility Treatments and Artificial Insemination **is eliminated**. Please keep in mind that covered services for infertility Treatments and Artificial Insemination are subject to prior authorization and medical necessity. Also, you will remain responsible to pay 10% of the cost of your prescriptions for generic drugs, 20% for preferred brand-name drugs and 30% for non-preferred drugs, with a \$10 minimum payment per prescription and a \$25 minimum payment per brand prescription. In addition, there is an out-of-pocket maximum for prescription drug benefits of \$750 per individual and \$1,500 per family. This means that if your coinsurance payments reach these maximums during the calendar year, your coinsurance will be waived for the remainder of the year.

At a time when many funds are being forced to decrease benefits or charge premiums to their participants, the Trustees are happy to be able to offer these improved comprehensive health benefits to you and your family. If you have any questions regarding these benefit modifications or any of your benefits, please contact the Fund Office at (718) 847-6800.

Fraternally,  


William M. Lynn  
Chairman

This summary of material modifications ("SMM") is intended to provide you with an easy-to-understand description of certain changes to the IUOE Local 30 Benefits Trust Fund program of benefits (the "Plan"). While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. Except to the extent that this SMM modifies the Plan, if any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases.

The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan. (the "Trust Agreement"). No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the Plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters, legal and/or factual, arising under the Plan.