

IRON WORKERS DISTRICT COUNCIL OF SOUTHERN OHIO & VICINITY BENEFIT TRUST

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April 2018

Dear Plan Participant:

Self-Pay Rate Increase

Effective **June 1, 2018** the monthly self-pay rate will increase to **\$375.00** per month. The self-pay policy option allows participants to continue active medical and prescription drug insurance and excludes dental, vision, and weekly disability coverage. This rate continues to include a substantial subsidy to allow participants to continue coverage for a maximum period of nine consecutive months. The Trustees will continue to monitor the financial stability of the Trust and adjust rates in the future accordingly.

Reduce your Prescription Drug Copays at your local CVS Pharmacy

CVS Caremark offers a unique program called **Maintenance Choice**. Now you and your family can receive 90-day* supplies of long-term medication(s) at your local CVS Pharmacy® as well as through CVS Caremark® Mail Service Pharmacy. With Maintenance Choice, you can receive up to a **3-month supply** of your prescription medication(s) and **pay only 2-months of copays**.

CVS Pharmacy®

- Pick up your medication at a time that is convenient for you
- Enjoy same-day prescription availability
- Talk with a pharmacist face-to-face

CVS Caremark® Mail Service Pharmacy

- Enjoy convenient home delivery
- Receive your medications in private tamper-resistant and (when needed) temperature-controlled packaging
- Talk to a pharmacist by phone

*Actual quantity may vary depending on your prescription

Do you know who your designated beneficiary is?

Life moves fast, and as the days go by in a blur, updating, or even designating your beneficiary can fall to the bottom of your “to-do” list. With events such as divorce, marriage, or even the birth of a child, many things can occur in life that can prompt the need to update your beneficiary. Beneficiary designations are a way to efficiently pass benefits such as the proceeds of a life insurance policy, annuity benefits, or pension benefits to the appropriate person. If you are unsure who your beneficiary is, please call our office.

Sincerely,

BOARD OF TRUSTEES