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June 2017

Dear Participant:

This notice contains important information regarding two important changes to your health and welfare benefits as described in the North Central Illinois Laborers' Health and Welfare Fund's summary plan description.

Effective April 13, 2017, the Board of Trustees of the Fund amended the Fund's summary plan description to provide that any check or payment issued to a participant or beneficiary (or to a provider of services) must be cashed within one (1) year from the date of issuance of the check. The Fund's summary plan description now provides that any check that is not cashed within one (1) year of the date of issuance of the check **is void (and the amount of the check payment shall be forfeited).**

Effective March 1, 2017, the Board of Trustees of the Fund also amended the Fund's summary plan description to implement Prescription Drug Cost Reduction Programs that are sponsored by the Fund's prescription benefit manager, Sav-Rx. The Trustees specifically approved the implementation of the High Impact Advocacy Program. The High Impact Advocacy Program is designed to manage the utilization of certain specialty drug medications, including, for example, Hepatitis C medications, Multiple Sclerosis medications and TNF inhibitors. Other classes or medications may be covered by the program. Essentially, the High Impact Advocacy Program is a cost-savings program that is designed to reduce or eliminate your out of pocket expenses and reduce the cost to the Fund by obtaining assistance from the drug manufacturer. If you are taking a specialty drug medication covered by the program, you will be notified by Sav-Rx and Sav-Rx will provide you instructions on how to take advantage of the savings.

Questions?

If you have questions about this change or your benefits in general, please contact the Fund Office. Please retain a copy of this letter in the front pocket of the Fund's Summary Plan Description Booklet (SPD).

Sincerely,

North Central Illinois Laborers' Health & Welfare Fund Board of Trustees

This announcement, which serves as a Summary of Material Modifications (SMM), contains only highlights of recent changes to the North Central Illinois Laborers' Health & Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.