



MARCH 2011

**IMPORTANT ANNOUNCEMENT  
REGARDING CHANGES TO THE ACTIVE PLAN OF BENEFITS**

Please read the following information carefully. If you are married or have other dependents covered under the Active Plan of Benefits for the Chicago Regional Council of Carpenters Welfare Fund please share this information with them. You should file this document with your Summary Plan Description (your benefit booklet) for future reference.

**Prescription Drug Benefits – Co-Payment Schedule**

As some single-source brand name medications can be very expensive, we, the Trustees, have placed a cap (maximum payable amount) per prescription on all single-source brand name drugs. Changes to the single source brand name drug co-payment schedule are highlighted below and are effective January 1, 2011:

	Lesser of 100 pills or a 30-day supply at a participating retail pharmacy*	Up to a 90-day supply through mail order ( <i>Medco By Mail</i> )*	<i>For specialty drugs only:</i> Through Accredo, Medco's specialty pharmacy
Generic	\$5	\$12.50	n/a
Single-source Brand (Generic not available)	20% \$10 minimum/ \$100 maximum	20% \$25 minimum/ \$250 maximum	n/a
Multiple-source Brand (Generic is available)	35% \$20 minimum	35% \$50 minimum	n/a
Specialty medications	n/a	n/a	20% \$20 minimum/ \$100 maximum

\*NOTE: If the cost of the medication is less than the copayment, you will only pay the cost of the medication. Also, if you receive a pre-packaged medication and the supply is greater than 90-days, your coinsurance may be higher.

A single source brand is a brand-name drug that does not have a generic equivalent.

Since this change is retroactive to January 1, 2011, you may be entitled to a refund from Medco if your copayment amount for a single source brand name prescription drug was greater than the maximum amounts listed above. This *only* applies to single source brand name prescriptions filled on or after January 1, 2011.



Medco Health Solutions, the Fund's Pharmacy Benefit Manager, has assured us it will review all single source prescriptions filled on or after January 1, 2011 and issue any refunds due Plan participants. ***You do not need to request a refund from Medco.*** If you are entitled to a refund, it will be provided to you in the form of a check sent via first class mail. **Refund checks will be issued by Medco approximately 90 days from receipt of this notice.** Please note that the refund check will be issued in the name of the primary participant, who is generally the carpenter, or to an individual who elected single COBRA coverage. To speak to a Medco Customer Service Representative, call 1-800-939-2089 or visit Medco at [www.medco.com](http://www.medco.com).

If you have any other questions, please contact the Fund Office Monday through Friday, between the hours of 8:00 a.m. and 4:30 p.m. To speak to one of our Participant Service Representatives, please call (312) 787-9455, Menu Option 3. More information about your benefits is also available at [www.cdccbenefts.org](http://www.cdccbenefts.org).

Sincerely,

The Board of Trustees

#### SUMMARY OF MATERIAL MODIFICATIONS

March 2011

EIN: 36-2229735 Plan No. 501

*This announcement contains highlights of certain features of the Chicago Regional Council of Carpenters Welfare Fund, Active Plan of benefits. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the language contained in this announcement and the documents that establish the Plan, the document language will govern and control. The Trustees reserve the right to amend, modify or terminate the Plan at anytime. Receipt of this announcement does not guarantee eligibility.*