



Labor-Management Healthcare Fund

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Labor-Management Healthcare Fund (LMHF) is the administrator of health, prescription, and dental coverage.

It is our goal to help ensure your overall satisfaction with our program, plans of benefits offered, performance of insurance carriers, and all customer service conduct.

The Labor-Management Healthcare Fund Prescription Drug Plan

Summary of Material Modifications

The following is a summary of material modifications (SMM) that describes changes to the LMHF Prescription Drug Plan.

Effective January 1, 2015, your prescription drug coverage will be provided through an Employer Group Waiver Plan (EGWP) under the Medicare Part D program. This prescription drug program will continue to be managed by Pharmacy Benefit Dimensions, Independent Heath's pharmacy benefit manager.

- The EGWP is partnered with a secondary plan called a "wrap" to enhance the standard coverage offered by Medicare Part D. Therefore, your benefits will not change, you will not have to meet a deductible, and you will pay the same generic, brand or multi-source co-payments for eligible prescription drugs.
- The Medicare Part D plan and the secondary "wrap" plan are designed to work seamlessly together. You will receive one ID card for yourself, and each enrolled dependent will also receive an ID card to be used at the pharmacy.
- You will not pay a separate Medicare Part D premium, and you should not enroll in a separate Medicare Part D plan.

Because this prescription drug plan is a Medicare Part D plan, high-income retirees may be subject to surcharges based on income. If your income now or prior to retirement was more than \$85,000 (\$170,000 for those filing jointly), then you may be subject to this surcharge. If you are subject to this surcharge, and your income has fallen due to your retirement or other life-changing event, then you should file Form SSA-44 with your local Social Security office. If you have questions, you may visit the following site: <http://www.ssa.gov/pubs/EN-05-10536.pdf> or contact the LMHF office.