



# JOINT BOARDS OF LOCAL UNION No. 164

*International Brotherhood of Electrical Workers*

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*Joint Welfare Fund  
Joint Pension Fund*

*Joint Annuity Fund*

## MEMORANDUM

**TO: Participants of the Joint Welfare Fund of Local 164**

**FROM: Board of Trustees**

**RE: SUMMARY OF MATERIAL MODIFICATION TO THE JOINT WELFARE  
FUND OF LOCAL 164, IBEW  
EIN: 22-153776**

The following is a modification to the provisions of Summary Plan Description. Keep it with your copy of the Summary Plan Description for easy reference.

As you know, the Welfare Fund has continued to experience a significant decrease in contributions, continued high unemployment in our areas, and substantial increases in the costs of health care services. Therefore, unfortunately, effective October 1, 2011, the Joint Welfare Fund must make the changes listed below to the benefit plan. The changes that are being made will have an impact on all of the participants; however, we hope that these measures will be sufficient to continue benefits to all eligible participants until there is full employment again.

### **Benefits Changes Effective 10/01/2011**

#### **Medical**

Out-of-Network Provider charges will be reimbursed at 50% of Usual, Customary and Reasonable after the \$500 deductible has been satisfied.

#### **Prescription (Rx) Co-Pays:**

There will be a surcharge on all prescriptions filled at certain Pharmacies.  
Consumer Value Stores (CVS) will have a ten dollar (\$10) surcharge per script plus the co-pay.  
Walgreens will have a five dollar (\$5) surcharge per script plus the co-pay.  
The 90 day supply for prescriptions will be discontinued.  
Lifestyle prescriptions will no longer be covered (for example Viagra & comparable drugs).



**Dental for Plan A and Plan B**

All Dental benefits will be discontinued.

**Vision Benefits for Plan A and Plan B**

All Vision benefits will be discontinued.

**Disability Benefits**

The supplemental benefits of \$180 per week for the first 26 weeks and the \$530 for the second 26 weeks will be discontinued for disability periods after 9/30/11. However members will still be awarded welfare and pension hours if the proper paperwork is submitted.

**Long Term Care Insurance**

Long term Care Insurance will be discontinued but Med-America will offer each enrolled participant the option to continue the insurance by self paying.

**Wellness Program**

The wellness program has been discontinued.

If you have any questions regarding your health and welfare benefits, or any of the information in this letter, please contact Claims Department at 877-228-4202 or contact the Fund Office at 201-225-1641.