



# RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND

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JANUARY 19, 2024

## IMPORTANT BENEFIT IMPROVEMENTS ANNOUNCED PLAN D PARTICIPANTS ONLY

### Summary of Material Plan Modifications

Dear Plan D Participant:

As Trustees of the Railroad Construction and Industrial Health and Welfare Fund, we are responsible for maintaining a schedule of health care benefits that will best serve the needs of your family while ensuring that the Fund remains financially sound. We are pleased to advise you that after carefully reviewing the Plan's funding position at a recent meeting, we determined that certain benefit improvements described below are affordable from current resources. This will confirm that the following benefit increases became effective with charges incurred by you and your covered dependents effective with covered expenses incurred on or after January 1, 2024:

#### **Supplemental Family Medical Benefit Increased to \$900.00 Per Eligible Family Per Calendar Year**

As fully explained on pages 36 and 37 of your Summary Plan Description dated January 1, 2021, the Plan currently provides for the reimbursement to you of certain medical expenses not otherwise covered by the Plan when incurred by one of your covered family members. Prior to January 1, 2024, the maximum benefit under this provision equaled only \$300.00 per calendar year for your entire family. We are very pleased to announce that this benefit has been increased to \$900.00 per eligible family with covered supplemental charges incurred on and after January 1, 2024. None of the language found on pages 36 and 37 of your Summary Plan Description has been changed except for the

increase in the amount of the benefit from \$300.00 to \$900.00 per eligible family per calendar year. All of the Eligible Expenses and Ineligible Expenses described on pages 36 and 37 continue in effect as do the Claims Filing Procedures found on page 37.

#### **Dental Benefits Coverage Maximum Increased to \$1,000.00 Per Calendar Year**

Recognizing that the \$600.00 Dental Benefits maximum per covered person per calendar in effect prior to January 1, 2024 did not always provide adequate protection for a person's basic dental treatment needs, we have approved an increase in the Dental Benefits maximum to \$1,000.00 per covered person per calendar year effective with covered dental expenses incurred on and after January 1, 2024. It is important to note that none of the Procedures, Services, Exclusions and Limitations, and Extension Provisions described on pages 40, 41 and 42 of your Summary Plan Description dated January 1, 2021 have changed. Only the amount of the benefit has been revised from \$600.00 to \$1,000.00 per covered person per calendar year effective with services performed on and after January 1, 2024.

We hope you are pleased with these enhancements to the level of benefits provided for you and your covered family members. Should you have any questions concerning any of these changes, please contact the Fund's Executive

Administrator, Dora Crenshaw, at (217) 787-2923  
or (800) 258-6534.

With best regards,  
Your Board of Trustees

RR0124D

**RAILROAD MAINTENANCE AND INDUSTRIAL  
HEALTH AND WELFARE FUND**

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