



RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND

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JANUARY 19, 2024

IMPORTANT BENEFIT IMPROVEMENTS ANNOUNCED PLAN E PARTICIPANTS ONLY

Summary of Material Plan Modifications

Dear Plan E 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.

Vision Benefits Have Been Revised and Improved

It has come to our attention that the Vision Benefits provided by the Plan prior to January 1, 2024 have not only been inadequate in serving the

vision needs of covered family members, but have been difficult to understand due to their complex nature. We are pleased to inform you that not only have we approved a significant increase in the Vision Benefits, but that we have made the coverage much simpler to understand. First, we have established a \$600.00 per covered person per calendar year benefit maximum for Vision Benefits. Second, the various benefit tiers and 24 month limitation on the purchase of frames and lenses found on the upper portion of page 38 of your Summary Plan Description have been eliminated. Effective with covered vision care expenses incurred by your covered family members on and after January 1, 2024, each covered family member is entitled to a maximum of \$600.00 in Vision Benefits per calendar year. **It is important to note that all of the Vision Benefits Exclusions and Limitations and Additional Pediatric Vision Services described on pages 38 and 39 of your January 1, 2021 Summary Plan Description will continue in effect. Only the upper half of page 38 has been replaced with the new \$600.00 maximum.**

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

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

Ms. Dora Crenshaw
Executive Administrator
Railroad Maintenance & Industrial Health
& Welfare Fund
2725 West Monroe Street
Springfield, Illinois 62704
Phone: (217) 787-2923
Toll Free: (800) 258-6534, Fax: (217) 787-7921
Email: dorac@rrfunds.org