

AMENDMENT NO. 1
ST. LOUIS GRAPHIC ARTS JOINT HEALTH & WELFARE FUND
PLAN AND SUMMARY PLAN DESCRIPTION OF JANUARY 1, 2016

Modification of Calculation of Prescription Drug Out-of-Pocket Maximum
And
Correction of Out-of-Pocket Maximum Amounts

WHEREAS, the Plan was amended effective July 1, 2016 to increase the Medical Out-of-Pocket Maximum but to leave the Prescription Drug Out-of-Pocket Maximums at \$3,000 for an individual and \$6,000 for a family but the January 1, 2016 SPD accidentally stated that maximums were being increased for both benefits; and

WHEREAS, the St. Louis Graphic Arts Joint Health & Welfare Fund is not a grandfathered plan under the Affordable Care Act; and

WHEREAS, for a Brand Name Prescription or refill with no Generic equivalent (also known as Single Source Brand) the Plan provides for a 35% co-insurance; and

WHEREAS, under the Affordable Care Act deductibles and co-payments count towards the out-of-pocket maximums; and

WHEREAS, pharmaceutical manufacturers provide money to individuals towards payments of their co-insurance for some Prescription Drugs through co-pay assistance and coupon programs for some drugs especially for Single Source Brand Drugs; and

WHEREAS, coupons, co-pay and other forms of financial assistance, and any other amounts not paid out of the participant or dependent's "pocket" are not Essential Health Benefits; and

WHEREAS, The DOL's Uniform Glossary of Health Coverage and Medical Terms issued in conjunction with the Summary of Benefits and Coverages (SBC) defines "Out-of-Pocket Limit (OOP)" in a way that allows a Plan to not count some as follows:

The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This does not include your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health plans don't count all of your co-payments, deductibles, co-insurance payments, out-of-network payments or other expenses toward this limit.

Pursuant to the Trustees' authority under Section 3.02 and Section 6.01 of the St. Louis Graphic Arts Joint Health & Welfare Fund Trust Agreement of August 1, 1979, the Plan of Benefits is hereby

There is no Out-of-Pocket Limit for prescriptions obtained from non-participating pharmacies and the additional Co-insurance amount you must pay for such prescriptions will not be included in the Out-of-Pocket Limit calculation.

In all other respects the Plan of Benefits is not changed.

Approved by the Trustees at their meeting on May 12, 2016 and signed on the ____ day of _____, 2016.

For the Trustees of the St. Louis Graphic Arts Joint Health & Welfare Fund