

AMENDMENT NO. 5
ST. LOUIS GRAPHIC ARTS JOINT HEALTH & WELFARE FUND
PLAN AND SUMMARY PLAN DESCRIPTION OF JANUARY 1, 2016

Prospective Elimination of Value Plan
And
Modification of Eligibility Rules for Retiree Plan

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

WHEREAS, a separate Retiree Only Plan comprised of the Value Plan for pre-Medicare Retirees and multiple options for Medicare Retirees is maintained by the Trustees; and

WHEREAS, there are other options for pre-Medicare Retirees in the Marketplace and as of October 2016 there are only 2 individuals in the Value Plan; and

WHEREAS, Pursuant to Section 1.3 of the Plan the Trustees may change the eligibility rules without notice to Employees or Dependents at any time that the Trustees deem it necessary or appropriate; and

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 January 1, 2016 Summary Plan Description is amended effective January 1, 2017 to eliminate the Value Plan for future enrollees and to amend the eligibility rules for Retiree Coverage in Section 1.1.11.

Amendment

Effective January 1, 2017, enrollment in the Part VI "Pre-Medicare Retiree Only Value Plan Medical and Prescription Drug Benefits for Non-Medicare Eligible Retirees, Spouses and Children" will terminate. The Plan will continue for existing participants.

Effective January 1, 2017, Section 1.1.11 "Eligibility for Coverage in Retiree Only Plans" will be deleted in its entirety and replaced with the following:

1.1.11 ELIGIBILITY FOR COVERAGE IN RETIREE ONLY PLANS

Effective for individuals who retire on or after January 1, 2017, the Plan is no longer offering the Value Plan but will continue to offer the Medicare Retiree Plans.

- A. Retiree Eligibility** – effective January 1, 2017, a Retired Employee is eligible to enroll if the Employee
- (1) Is eligible for and enrolled in Medicare, and

- (2) Meets one of the following three eligibility tests:
- a. An Employee who is eligible for Medicare at that time of retirement from employment requiring contributions to this Plan may enroll in the Medicare Retiree Plan upon retirement;
 - b. An Employee who is not eligible for Medicare at retirement and who elects COBRA and becomes eligible for Medicare during the COBRA period can enroll in the Medicare Retiree Plan when eligible for Medicare; and
 - c. An Employee who is not eligible for Medicare at retirement or during COBRA coverage can enroll in the Medicare Retiree Plan when he/she becomes Medicare eligible if the Employee lost eligibility in the Active Plan
 - i. after 1/1/17; and
 - ii. was age 55 or older at the time eligibility in the Active Plan ended.

B. Spousal Eligibility. The spouse of a Retiree is eligible to enroll in the Medicare Retiree Plan if

- (1) The Employee is enrolled in the Medicare Retiree Plan or is covered under the Active Plan through COBRA coverage, and
- (2) The Spouse is eligible for and enrolled in Medicare.

C. Enrollment and Payment for Retiree Only Medical Plans

Retirees must enroll for retiree coverage in one of the Medicare Retiree Plans by notifying the Fund Office in writing within 30 days following retirement or Medicare eligibility, whichever is later, and completing forms available from the Fund Office.

Timely payment of Retiree premiums must be made in accordance with the rules set forth in [Section 1.5](#) for COBRA Continuation. To avoid losing coverage by failing to make timely payment of premiums, Retired Participants are encouraged to pay their premiums in one of the following ways:

- Deduction from Pension Check – A Retired Participant who is receiving benefits from the St. Louis Graphic Arts Pension Fund sufficient to cover his Retiree Plan premium may have his premium withheld from his monthly Pension by completing an Authorization Form, which is available from the Fund Office.
- Security Deposit – A Retired Participant whose retirement benefits are insufficient to cover her Retiree Plan premium or who does not wish to have her premium withheld from her monthly Pension may make a Security Deposit of one month's premium. This Security Deposit will have the effect of creating an extra 30-day grace period. If the premium has not been paid by the end of the initial 30-day grace period, the Security Deposit will be liquidated to pay it. Retirees who do not make a Security Deposit will not have the added protection of the additional 30-day grace period.

Premium rates for the Medicare Retiree Plan reflect the fact that the Fund is secondary to Medicare.

D. Duration of Retiree Coverage

Retiree Only Plan Coverage will end:

- a. The date the premium for Retiree Coverage is not timely paid by the end of the 45 or 30-day grace period;
- b. The date the Trustees decide to terminate the Retiree Only Plan in which the individual is enrolled.

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

Approved by the Trustees and signed on the ___ day of _____, 2016.

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

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