

**ALASKA LABORERS-CONSTRUCTION INDUSTRY HEALTH & SECURITY FUND
RETIREE BENEFIT SUMMARY – 20K HOUR PLAN
EFFECTIVE JANUARY 1, 2015**

DESCRIPTION				
Medical & Hospital Deductible Per Calendar Year	\$2,000 Individual or \$4,000 Family			
Maximum Benefit: Per Calendar year per person	None			
Medical & Hospital Plan Pays: (after deductible)	70% of Usual & Customary (U&C) covered expenses per calendar year to \$3,500 out-of-pocket, and then 100% of U&C will be paid for the balance of the calendar year.			
Prescription Drugs: Maximum Supply:	<u>Preferred Retail Pharmacy</u> 30 Day Maximum Supply Generic or Brand Name		<u>Mail Order*</u> 90 Day Maximum Supply Generic or Brand Name	
	*First fill and one refill will be allowed through a Retail Pharmacy; thereafter, all maintenance medication refills must go through Mail Order.			
	<i>Participants enrolled in Medicare Part D coverage cannot participate in the Trust mail order program.</i>			
Plan Pays:	80% of covered expenses up to \$3,000 per person per year out-of-pocket expenses, then 100% of covered expenses will be paid for the balance of the calendar year.			
Monthly Contributions: (Rates are subject to change at Board of Trustee discretion)				
Regular Retiree Plan	Retirees Not Medicare Eligible		Retirees Medicare Eligible	
	Medical Only	Medical + Rx	Medical Only	Medical + Rx
Member	\$ 567	\$ 695	\$ 335	\$464
Member & Dependent **	\$ 901	\$1,159	\$ 618	\$876
Each additional Dependent**	\$ 232	\$ 232	\$ 232	\$232

This is only a summary. Please refer to the Summary Plan Description Booklet for complete benefit and cost containment information.

***Mandatory for Maintenance Medications.**

****Definition of Dependent located in Summary Plan Description Booklet.**