YOUR BENEFITS (January 2024)

This section briefly highlights many of the benefits provided by the Fox Valley Laborers Health and Welfare Fund. These benefits are described in greater detail in the Summary Plan Description.

MEDICAL BENEFITS PAGE			
Annual Deductible			
Copayments: After deductible; Plan pays:			
 PPO Providers			
Annual Out-of-Pocket Maximum \$1,500 per person, plus \$150 deductible 16			
Annual Maximum None on essential benefits			
Preventive Care			
 Physical Exam			
Infertility Treatment (Available to member and spouse only)			
Copayments: After deductible, Plan pays:			
PPO Providers			
Lifetime Maximum\$10,000 medical per person, plus \$10,000 prescription drugs per person			
FAMILY SUPPLEMENTAL BENEFIT			
Years of Service: Calendar Year Maximum:			
 Less than 10\$1,000 per family 10 – 19\$1,500 per family 20 – 29\$2,000 per family 30 or more\$2,500 per family 			

PRE	SCRIPTION DRUGS	3	1
	CONTRACT PHARMACY NETWOF ormulary list are not covered under this Plan	${f RK}$ (Drugs that are not on the Contract Pharmacy Network	
	Up to a 30-day supply	. \$8 generic copayment3 \$15 brand name copayment	1
		VIA MAIL OR PARTICIPATING RETAIL ram is mandatory for maintenance or long-term d one refill) retail pharmacy fills.)	
	Up to a 90-day supply	. \$15 generic copayment3 \$30 brand name copayment	3
DEN	TAL BENEFITS		
A	nnual Deductible		
А	applies to Types B, C & E Services.	. \$50 per person each calendar year 3	7
A	nnual Maximum		
Α	applies to Types A, B & C Services. (The annual maximum is waived	. \$2,500 per person each calendar year 3 for children up to age 18.)	7
S	Services		
Т	ype A Services Preventive	. No deductible; Plan pays 100% 3	7
Т		. After deductible, Plan pays 85%;	8
Т	ype D Services	You pay 15% . Plan pays 85%; you pay 15%3 000 per person.	9
Т	ype E Services Implants	. After deductible, Plan pays 85%;	9
	Lifetime Maximum Benefit of \$3,5		

VISION CARE BENEFITS

Annual Maximum				
Lasik Surgery				
LOSS OF TIME BENEFITS				
Active Participants				
Non-Bargained Participants 44 A percentage of the weekly salary, up to a maximum of \$600 per week for up to a maximum of 26 weeks.				
DEATH AND ACCIDENTAL DISMEMBERMENT BENEFITS				
Death Benefit				
 Less than 5 years of service \$20,000 5-29 years of service \$40,000 30 or more years of service \$50,000 				
Dependent Death Benefit				
Spouse				
Accidental Dismemberment Benefit44				
• Up to \$10,000				
MEMBER ASSISTANCE PROGRAM				
Up to three (3) visits covered at 100%.				