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EXECUTIVE DIRECTOR THOMAS C. NYHAN

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2019 - SPECIAL BULLETIN - 2019- 1

DATE: JANUARY 15, 2019

TO: ALL LOCAL UNIONS WITH PARTICIPANTS IN THE CENTRAL

STATES, SOUTHEAST AND SOUTHWEST AREAS HEALTH &

WELFARE FUND

RE: 2019 HEALTH AND WELFARE BENEFIT IMPROVEMENTS

The Board of Trustees has always been committed to providing the best benefits available to our TeamCare members and their families. In keeping with that commitment, the Board of Trustees is pleased to announce the following benefit improvement to the Retiree Health Plan (RU, RV, R4, R6):

RETIREE HEALTH PLAN ANNUAL LIMIT INCREASED

All Retiree Health Plans that currently have an annual plan limit of \$200,000 per person will be increased to \$250,000 per person annual plan limit effective January 1, 2019.

In recent years, the Board of Trustees has maintained low monthly retiree premiums while improving the Retiree Health Plan with wellness, immunization, and bariatric surgery benefits. These benefit improvements were made possible by maintaining the Fund's industry-low operating costs, making TeamCare a valuable and affordable component of any collective bargaining agreement.

If you have any questions regarding the benefit improvements, please contact your Field Service Representative.

Sincerely,

BOARD OF TRUSTEES, CENTRAL STATES, SOUTHEAST AND SOUTHWEST AREAS HEALTH AND WELFARE FUND, BY:

THOMAS C. NYHAN EXECUTIVE DIRECTOR