



# IUPAT LOCAL 177 WELFARE TRUST FUND

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TO: All Eligible Members and Participating Employers for All Classes:

The Board is announcing the following Plan amendments for all claims incurred on and after January 1, 2023:

- Implement a \$50,000 annual maximum per individual for prescription drug claims.
- The addition of an annual Health Spending Account, which can be used to pay for eligible medical, dental, and other eligible expenses that are not currently reimbursed by the Plan, with the following provisions:
  - A \$250 allocation per member.
  - The Member must have six months of eligibility in the prior year to be eligible for the Health Spending Account allocation effective on January 1st each year.
  - The annual allocation will carry over into the next year, and if unused by the end of the 24-month period the unused amounts will be forfeited back to the Fund.
  - All claims incurred in the calendar year must be submitted for reimbursement within 30 days after the end of the calendar year i.e., before January 31st.
  - The annual allocation will be reviewed by the Trustees based on the financial position of the Fund each year.
  - The following link can be used to understand what expenses are eligible under this benefit: <https://www.bbd.ca/blog/hcsa-eligible-expenses/>

Should you have any questions regarding these changes, or any other aspect of your Benefit Plan, please do not hesitate to contact the Fund Office.

Sincerely,

Board of Trustees