



Middletown Works Hourly & Salaried  
Union Retirees Health Care Fund  
1201 Crawford Street • Middletown, OH 45044  
PH: (513) 217-4818 • TOLL FREE: (877) 392-9991 • Fax: (513) 672-9622  
Website: [www.middletownworkshcf.com](http://www.middletownworkshcf.com)

## SUMMARY OF MATERIAL MODIFICATIONS

December 3, 2024

Dear Participant:

We are pleased to provide you with information on the following benefit enhancements:

- **Elimination of Copayments for Pre-Medicare Medical:** Effective January 1, 2025, the following in-network copayments will no longer be applied:
  - Office visit copayments (currently \$15)
  - Chiropractic office visit copayments (currently \$15)
  - Urgent care copayments (currently \$35)
- **Increased Life Insurance Benefit effective January 1, 2025:**
  - For all retirees: \$20,000 (from a current benefit of between \$10,000 and \$13,500)
  - For all spouses: \$12,500 (from a current benefit of \$7,500)
- **No Place Like Home, Home Modification Benefit Lifetime Maximum:** The benefit has been revised as follows, effective for approvals on or after November 1, 2024:
  - The Plan will reimburse a Participant the lesser of (1) the Participant's out-of-pocket costs or (2) \$750.00 for preapproved safety, fall prevention, and accessibility modifications to the Participant's home.
  - Should two or more Participants reside in the same home (*e.g.* retiree and spouse), and should each Participant be preapproved for safety, fall prevention, or accessibility modifications to the home the Participants share, then the Plan will reimburse each Participant the lesser of (1) that Participant's out-of-pocket costs or (2) \$750.00.
- **New Pharmacy Benefit**

Beginning January 1, 2025, you will be able to use your current Pharmacy card to get discounts on certain over-the-counter medications and products not covered by the Plan's prescription drug benefit, when you purchase these items at the pharmacy counter. Examples of discounted items include:

- Analgesics (*e.g.*, Ibuprofen)
- Antihistamines
- Cough/cold/allergy medications
- Antacids
- Vitamins/multivitamins
- Electrolytes



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- Dietary products
- Dermatologicals

A complete list of medications for which discounts are available is attached.

- **New Health Reimbursement Account (HRA)**

As of January 1, 2025 each Participant will be provided with an HRA account which can be used to pay for certain IRS-qualified healthcare expenses, for example:

- Plan out-of-pocket expenses (like prescription copayments, medical non-network deductible or coinsurance, and dental/vision expenses not covered by the Plan)
- Many over-the-counter medications and products like the ones noted above now available at a discount; but note that some items (like vitamins and supplements) will require a physician's prescription and/or statement of medical necessity
- Medical Alert Systems (like Life Alert, Medical Guardian, etc.)

You can use the following website to research items available for coverage under the HRA: **[www.fsastore.com](http://www.fsastore.com)**.

The Plan will provide funding of \$750 for each single retiree (or Surviving Spouse) and \$1,500 for each family into an HRA account for 2025. The full amount will be available at the beginning of the year and any amounts that are not used in 2025 will carry forward to 2026. Participants will receive a debit card which can be used at pharmacies and certain other locations (like provider's offices). There will also be an option to submit claims manually or through a mobile app. You will be receiving more information on this new benefit in the near future.

A representative from the HRA program will be in attendance at the CARE meeting on January 8, 2025.

- **Vision Plan Improvement**

As of January 1, 2025 the in-network copay for progressive lenses (which currently ranges from \$65 to \$110) will be \$0. In addition, the in-network member cost for the most expensive anti-reflective coating (Tier 3) which currently is 20% off the retail price, will be \$100.

**Please include this notice inside the back pocket of your Summary Plan Description (SPD) book. If you do not have your SPD, contact the Fund office to have one sent to you or stop by at your convenience.**

Sincerely,  
Board of Trustees

Enclosures

*This information only highlights certain features of the Middletown Works Hourly and Salaried Union Retirees Health Care Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right and have the authority to amend, modify, or eliminate benefits at any time, or terminate the Plan when financial conditions dictate. In addition, the Trustees, or such other persons as delegated by the Trustees, have the discretion to interpret and construe the Plan's provisions.*