

IMPORTANT NOTICE – PLEASE READ CAREFULLY!

**SUMMARY OF MATERIAL MODIFICATIONS**

To All Participants of the

**ITPEU HEALTH & WELFARE PLAN**

**NOTICE OF CHANGE IN BENEFITS**

**NOTICE: REMOVAL OF THE PRESCRIPTION DRUG DEDUCTIBLE!**

This notice, called a “summary of material modifications,” advises you of changes in the information presented in your summary plan description (sometimes called an “SPD” or “descriptive booklet”) with respect to the ITPEU Health and Welfare Plan (the “Plan”). Please do two things with this notice: (1) Read it and, if you have any questions, contact the Plan Administrator and (2) keep this notice with your SPD.

This Notice is a summary of an important change to the Plan that will be effective July 1, 2019.

**Modification of Prescription Drug Plan Effective July 1, 2019**

**Prescription Drugs (RX):** Effective July 1, 2019, the calendar year deductible for prescription drugs has been eliminated.