



Annual Summary of Material Modifications **October 2012**

For Plans of UNITE HERE HEALTH Administered from the Aurora, IL Office

This Summary of Material Modifications, which is being distributed according to the requirements of the Employee Retirement Income Security Act of 1974, as amended, provides a listing of the individuals serving as trustees during the 2011 Plan Year. The 2011 Plan Year began April 1, 2011 and ended March 31, 2012. All other material modifications occurring during the 2011 Plan Year for Welfare Fund Plan Units administered by the Aurora, Illinois UNITE HERE HEALTH Office were previously distributed as interim Summaries of Material Modifications or specifically included in revised re-issued Summary Plan Descriptions.

Catalyst Rx Changes Its Name to Catamaran

Catalyst Rx, your prescription drug network and benefit administrator, recently merged with another pharmacy benefit company and has been renamed: Catamaran.

Your Benefits Are Not Changing.

- Your **network pharmacies are still the same.**
- The **member services telephone number is still the same: (866) 884-4176.**
- **Continue using your Catalyst ID card.** Even though it doesn't have the Catamaran name, **it still works.** New or replacement ID cards will have the Catamaran name on them.
- **You can continue to use the existing website,** and when the new Catamaran site is ready, you will automatically be redirected to it.

Catalyst Rx will gradually begin using its new name, so you will start seeing *Catamaran* instead of *Catalyst Rx* **on its mailings** and on materials you receive from UNITE HERE HEALTH. **You will see the name *Catamaran Home Delivery* on mail order pharmacy materials.**

Remember, only the name has changed, nothing else.

If you have questions about the Catalyst Rx name change, call Member Services at (866) 884-4176, or contact your local UNITE HERE HEALTH office.

Administrative Clarifications

Accidental Death and Dismemberment Insurance Benefits

A Summary of Material Modifications published in May 2012 stated that benefits would be paid for covered losses occurring within 365 days of an accident. However, this revision was not entirely accurate.

To qualify for benefits, a covered loss must occur within 90 days of an accident occurring while you are eligible for coverage. The claim filing deadline is also 90 days from the date of the accident. However, if it is not possible to file a claim by the claim filing deadline, the claim must be filed as soon as reasonably possible, but not later than 365 days from the claim filing deadline.

Correction – Re-establishing Eligibility

The Re-establishing Eligibility section in your Summary Plan Description mistakenly reports that breaks in eligibility of more than 12 consecutive months require an employee to meet the Plan's initial eligibility rule in order to re-establish eligibility. That section is corrected to provide that *employees who have breaks in eligibility of 12 consecutive months or less re-establish coverage under the Plans' continuing eligibility rules.* Re-establishment of coverage for *breaks in eligibility of more than 12 consecutive months require the employee to satisfy the Plans' initial eligibility rules.*

This Summary of Material Modifications is being distributed according to the requirements of the Employee Retirement Income Security Act of 1974, as amended.

UNITE HERE HEALTH Board of Trustees
Serving During the Plan Year Beginning April 1, 2011 and ending March 31, 2012

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Resumen Anual de las Modificaciones a los Materiales

Octubre de 2012

Para las Planes del UNITE HERE HEALTH administradas por la Oficina del Fondo de Aurora

Este Resumen de Modificaciones a los Materiales, se distribuye conforme con los requisitos de la Ley de Seguridad de los Ingresos Jubilatorios del 1974, como enmienda, y provee una lista de personas que desempeñaron su servicio como fideicomisarios durante el año del plan 2011. El año del plan 2011 comenzó el 1 de abril del 2011 y finalizó el 31 de Marzo del 2012. Todas las otras modificaciones a los materiales ocurridas durante el año del plan del 2011 para las Unidades del Plan de Beneficios administrados por la Oficina del UNITE HERE HEALTH de Aurora, Illinois fueron previamente distribuidas como interin Avisos de Modificaciones a los Beneficios del Plan o específicamente incluidas en ediciones revisadas en las Descripciones Resumidas del Plan.

Catalyst Rx cambia su nombre por el de Catamaran

Catalyst Rx, su red de venta de medicamentos bajo receta y administrador de beneficios, se unió recientemente con otra compañía de beneficios de farmacia y ha cambiado su nombre por el de Catamaran.

Sus beneficios no cambian.

- Su **red de farmacias sigue siendo la misma.**
- El número telefónico de **servicios para miembros aún** es el mismo: **(866) 884-4176.**
- **Continúe utilizando su tarjeta de identificación de Catalyst.** Aunque no tiene el nombre de Catamaran, **todavía sirve.** Las nuevas tarjetas de identificación o las tarjetas de reemplazo tendrán el nombre de Catamaran.
- **Usted puede continuar utilizando el sitio web actual** y cuando el nuevo sitio de Catamaran esté listo, usted será automáticamente redireccionado.

Catalyst Rx irá utilizando su nuevo nombre en forma gradual, de modo que usted empezará a ver "Catamaran" en lugar de "Catalyst Rx" **en la correspondencia y PUsted también verá el nombre "Catamaran" en los materiales del servicio de compra de medicamentos por correo.**

Recuerde, sólo ha cambiado el nombre, nada más.

Si tiene preguntas sobre el cambio de nombre de Catalyst Rx, comuníquese con el Servicio para Miembros al 866-884-4176, o contáctese con la oficina local de UNITE HERE HEALTH.

Aclaración administrativa

Beneficios de seguro de muerte accidental y desmembramiento

Un Resumen de las Modificaciones a los Materiales publicado en mayo de 2012 indicaba que se pagarían los beneficios por pérdidas cubiertas que ocurriesen dentro de los 365 días de un accidente. Sin embargo, esta modificación no era totalmente precisa.

Para calificar para beneficios, una pérdida cubierta debe ocurrir dentro de los 90 días de un accidente y debe ocurrirle mientras usted es elegible para cobertura. El plazo para presentar un reclamo es también de 90 días a partir de la fecha del accidente. No obstante, si no es posible presentar una queja dentro del plazo para presentar reclamos, se debe presentar el reclamo a la mayor brevedad razonablemente posible, pero dentro de los 365 días a partir del vencimiento del plazo de presentación de reclamos.

Corrección - Restablecimiento de la elegibilidad

La sección Restablecimiento de la elegibilidad en su Descripción Resumida del Plan comunicaba por error que la interrupción de la elegibilidad por más de 12 meses consecutivos requería que el empleado cumpla la norma de elegibilidad inicial del Plan para poder restablecer la elegibilidad. Esta sección se corrige para informar que los empleados que tengan una interrupción de la elegibilidad de 12 meses consecutivos o menos pueden reestablecer la cobertura bajo las normas de continuación de elegibilidad del Plan. Para restablecer la cobertura luego de interrupciones de la elegibilidad de más de 12 meses consecutivos se requiere que el empleado cumpla las normas de elegibilidad inicial del Plan.

Este resumen de modificaciones a los materiales se distribuye conforme con los requisitos de la Ley de Seguridad de los Ingresos Jubilatorios de 1974, y modificatorias.

Consejo de Fideicomisarios del UNITE HERE HEALTH
Fideicomisarios del Plan desde el 1 de abril de 2011 al 31 de marzo de 2012

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