



May 3, 2017

**RE: I.A.T.S.E. National Health and Welfare Fund - Plan C
CAPP Account Charges Starting October 1, 2017**

Dear Plan C Participant:

Following the Board of Trustees' semi-annual review of our benefit plan experience and future cost projections, we are reporting to you the quarterly CAPP charges for Plan C coverage effective for the **coverage quarter beginning October 1, 2017**. The October 1st coverage quarter will include all employer contributions *received* by the Fund Office during May, June and July 2017, as well as any unused funds in your CAPP account from employer contributions prior to that time.

The Trustees carefully reviewed the past claims experience and projected costs of the benefits for each of the Plan C options. As a result of that review, the Trustees determined that **the CAPP charges will not change for any of the Plan C options on October 1, 2017, either for individual or family coverage**. The Trustees adopted plan design changes during 2016 with the intent to minimize CAPP account charge increases. The impact of those changes, and the better discounts and contract terms that the Fund negotiated with CVS Health for the Fund's prescription drug coverage, allowed the Trustees to maintain the current CAPP account charges.

If you have a CAPP account balance in excess of the charge for two quarters of your enrollment choice, you can use that excess amount for the reimbursement of medical expenses, such as co-payments and deductibles. This is the Medical Reimbursement Program, also called Plan-C MRP. As a reminder, the Fund expanded the expenses for which you can receive reimbursements as of September 2016. You can find a booklet explaining this provision on the Fund's website, www.iatsenbf.org.

The table on the next page shows the current quarterly CAPP charges and the quarterly CAPP charges for the six- month period from October 1, 2017 through March 31, 2018.

**I.A.T.S.E. National Health and Welfare Fund
Plan C CAPP Account Charges**

	QUARTERLY COSTS TO YOU	
	Current CAPP Charge Effective 4-1-17	CAPP Charge to be Effective 10-1-17
PLAN C-1 Coverage		
Individual	\$5,325	\$5,325
Family	\$11,757	\$11,757
PLAN C-2 Coverage		
Individual	\$2,322	\$2,322
Family	\$4,131	\$4,131
PLAN C-3 Coverage		
Individual	\$1,506	\$1,506
Family	\$2,592	\$2,592
PLAN C-4 Coverage		
Individual	\$902	\$902
Family	\$1,737	\$1,737
Triple S Coverage		
Individual	\$777	\$777
Family	\$1,701	\$1,701

The Trustees seek to provide you with valuable health care coverage in the most efficient and cost effective manner possible. We will continue to provide you with updated information about the Fund's Plan C options and benefits in the future.

Sincerely,



Anne J. Zeisler
Executive Director