

PRE-65 RETIREES

# BENEFITS GUIDE for RETIRED MEMBERS

Iron Workers District Council of Southern Ohio and Vicinity





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**PLEASE NOTE THAT NOT ALL THE INFORMATION IN THIS GUIDE  
MAY APPLY TO YOU!**



## WELCOME TO RETIREMENT!

The Iron Workers District Council of Southern Ohio and Vicinity Benefit Trust, Pension Trust, and Annuity Trust are proud to offer a comprehensive benefits package, including health and wellness benefits and two retirement plans: a defined contribution annuity plan and a defined benefit pension plan.

In this *Benefits Guide*, you'll find a snapshot of each plan's provisions, details about how the plans work during retirement, and contact information for the plan administrators and providers. For more detailed information, please visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com).



## INTRODUCTION

### About the Iron Workers Trust Funds

The Iron Workers District Council of Southern Ohio and Vicinity Benefit Trust, Pension Trust, and Annuity Trust are multiemployer trust funds established by the affiliated local unions and signatory employers to provide health and wellness and retirement benefits for eligible iron workers.

The Iron Workers Trust Funds are separate from the union.

The Iron Workers Trust Funds care about the health and well-being of all our members and their families. This *Benefits Guide* provides an overview of the health and wellness benefits and retirement benefits provided by the Iron Workers Trust Funds to retired (non-Medicare) members.

We encourage you to read through this *Guide* carefully to understand what benefits are available to you and your family.

### For More Information

This *Benefits Guide* offers only a brief snapshot of your benefits. For more detailed information, including summary plan descriptions, and to log in to the Member Dashboard, please visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com).

If you have benefit questions, including eligibility questions, you can contact the Fund Office, as follows:

### Contact Information

Phone: **937-454-1744**  
(Monday–Friday, 7:30 a.m.–4:30 p.m.)

Fax: **937-454-5457**

Mailing address: 1470 Worldwide Place  
Vandalia, OH 45377

# USING YOUR BENEFITS

## How to Enroll in the Retiree Health Insurance Plan

You become eligible for retiree medical and prescription drug benefits under the plan's self-payment program after you retire if you:

- Are receiving pension benefits from the Iron Workers District Council of Southern Ohio and Vicinity Pension Trust; and
- Have been eligible for coverage under the plan for at least 36 of the 60 months before your retirement date.

If you meet these criteria, the Fund Office will provide you with an Election Form, which you should complete and return.

### IMPORTANT NOTES:

- You pay for retiree medical coverage with after-tax dollars, not pre-tax dollars.
- Your coverage does not include Dental, Vision, Hearing Aid, or Weekly Disability Income.

## How to Make Future Changes

If, after you retire, you get married, get divorced, or need to add or remove a child from the plan, you should reach out to the Fund Office.

### Adding a Spouse

If you get married, you can enroll your spouse for health care benefits by completing a new Election Form within 60 days of the date of marriage. You'll also need to provide the Fund Office with:

- A copy of your marriage certificate
- Your spouse's date of birth and Social Security number

### Adding a Child

You can add a child by completing a new Election Form. You'll also need to provide the Fund Office with a copy of the child's birth certificate and Social Security number. Your adult children are eligible for coverage until age 26.

## If You Divorce

If you divorce, you'll need to provide the Fund Office with a copy of your divorce decree and property settlement agreement (if applicable) as soon as the final documents are available. This is very important as your divorce may impact your monthly pension payments.

If your spouse was covered by the health insurance plan and wants to continue coverage, he or she will have the opportunity to elect COBRA continuation coverage for up to 36 months.

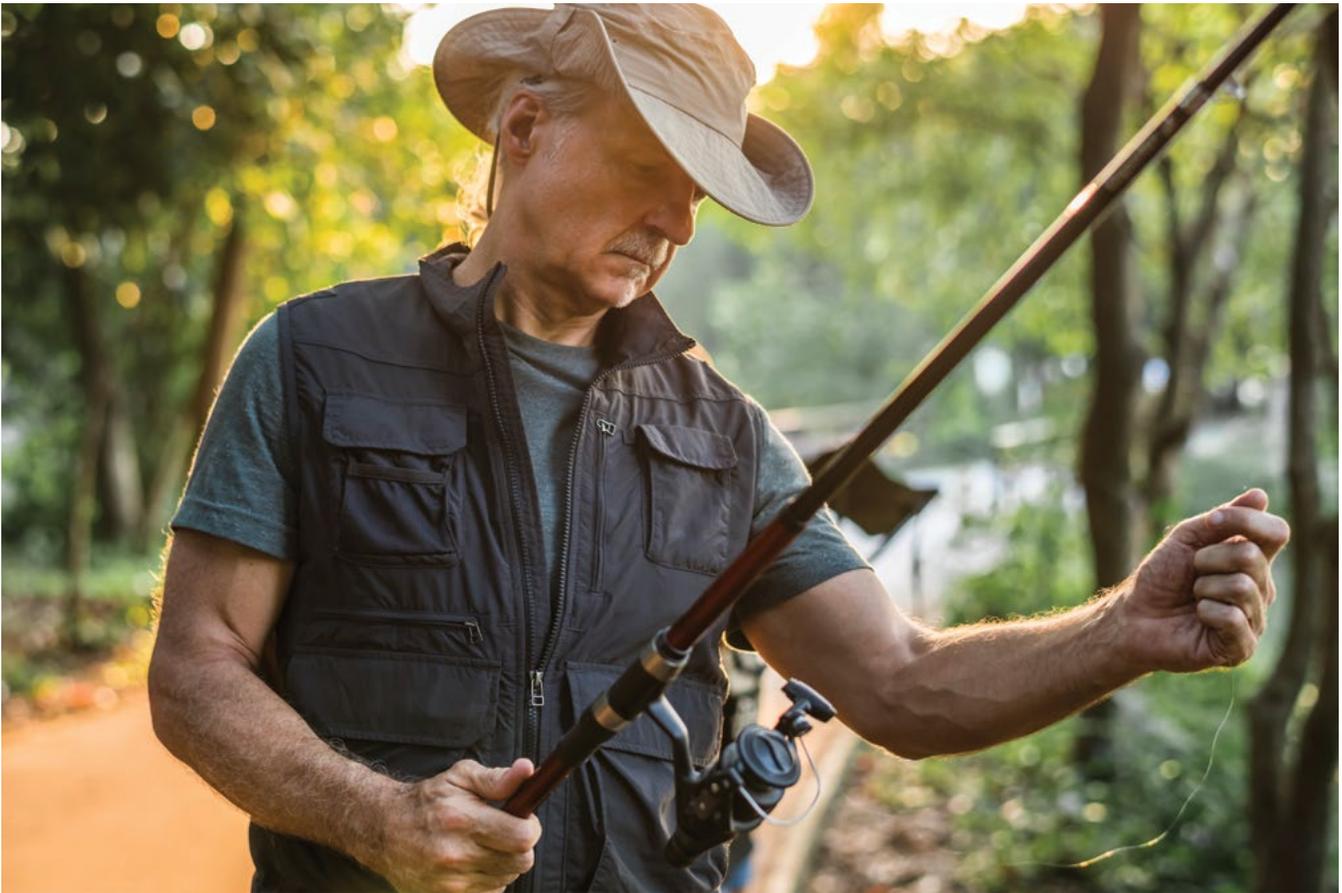
## Naming a Beneficiary

You may designate anyone you wish as your beneficiary for life insurance (if applicable). In general, if you're married, your spouse is your beneficiary for your pension and annuity benefits.

You can change your beneficiary at any time. To designate or change a beneficiary, request and complete a beneficiary card from the Fund Office. As soon as we receive a signed card, your beneficiary designation will take effect. You may name any person as your beneficiary. You may have multiple primary beneficiaries, and you may also name contingent beneficiaries in the event your primary beneficiary(ies) pre-decease you. You may name an **Estate** or a **Trust** as a beneficiary. When naming a **Minor Child(ren)** as a beneficiary, keep in mind that some complications can arise that are important to understand and prevent. Minor children are not able to receive death benefits directly. If a minor becomes the beneficiary, then the decision regarding what to do with the proceeds is in the hands of the probate court. There, they will name a guardian for the minor's estate, and the guardian retains oversight over the estate and its money until the child reaches the age of majority. The minor child(ren) must have a custodian appointed by the court to serve as the guardian of the money and assets intended for the minor child.

## Has Your Address Changed?

Be sure to contact the Fund Office with your new information.



## MEMBER DASHBOARD

For immediate access to your personal information, go to the Member Dashboard. You can find the Member Dashboard on the Iron Workers Trust Funds website at [ivtrustfund.com](http://ivtrustfund.com) (click on the left side of the site). For assistance or technical support, call the Fund Office. **Note:** The first time you access the Member Dashboard, you'll need to create an account by answering questions to validate your identity.

Once you've created an account, you can access it from any device. Once you log in, you can change your address, update your pension direct deposit information, and find the following:

- Demographic information
- Eligibility for health care benefits
- 12 months of insurance eligibility
- Medical and prescription drug insurance ID cards to download and/or print
- Covered dependents
- Beneficiary designation(s)
- Entire work history by employer by month
- Annuity account balance, updated daily
- Pension pay history, including withholdings
- Pension 1099-R tax form
- Retirement type (e.g., Thirty and Out)
- Form of election (e.g., 50% Survivor)
- Gross monthly pension
- Federal tax withholding
- Insurance deduction amount

# HEALTH AND WELLNESS BENEFITS

## Medical Coverage

Medical coverage is provided to retired (non-Medicare) members by Anthem Blue Cross Blue Shield through a PPO (preferred provider organization) network. The PPO covers in-network and out-of-network services; however, you'll generally save money by seeing in-network providers. As a retired member who is not eligible for Medicare, you have the option to choose between two plans: Plan A or Plan B. If you elect Plan B, you cannot change to Plan A in the future. You can find Plan Highlights on the following pages, or visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com).

Surviving spouses maintain their eligibility for retiree medical benefits as long as they continue to pay their premiums.

## How Your Medical Plan Works

A PPO is a network of health care providers who have agreed to charge negotiated rates. Since in-network providers have agreed to these negotiated rates, you can help control costs for yourself and the plan by using them.

The annual deductible is the amount you pay before the plan begins to pay its share for covered medical expenses. Some services, such as preventive care, routine office visits, and urgent care, do not require you to meet a deductible first. Other services, such as non-routine office visits and outpatient testing like MRIs and CAT scans, do require that you meet your deductible before the plan pays. If you meet your deductible, you'll begin paying your share of coinsurance for covered medical expenses until you reach the out-of-pocket maximum for the year. At that point, the plan pays 100% of your covered medical expenses for the rest of the year.

### Important plan features:

- You must show your medical plan ID card.
- You do not need a referral to see a specialist.
- Copayments do not count toward the annual deductible but do count toward the out-of-pocket maximum.
- Certain covered services may require pre-authorization to determine whether the service is medically necessary. The plan will only cover services that are medically necessary. For a complete list of services that require pre-authorization, contact Anthem.

## Contact Information

Online:	<a href="http://anthem.com">anthem.com</a>
Member Services:	844-610-1938
Pre-certification:	866-643-7087
Coverage while traveling:	800-810-2583

## MEDICARE ELIGIBILITY

Once you or your dependent(s) are eligible for Medicare, coverage under this Plan must end and you may be eligible for coverage under the Plan's insured program through Humana. Due to government guidelines, you must be covered under the Humana program as of your Medicare effective date; Humana cannot retro-activate your coverage. To ensure that you have continuous coverage, **you must notify the Trust Office before your Medicare coverage begins.** To notify the Trust Office, request a Retiree Health Insurance Enrollment Form to complete and return with a copy of your Medicare card to the Trust Office at least 45 days before your Medicare effective date.



## LiveHealth Online

See a doctor virtually without leaving the house! In addition to office visits, the plan covers virtual video visits through LiveHealth Online. Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor or licensed therapist on your smartphone, tablet, or computer.

If you see a provider through LiveHealth Online, your copay for all medical and behavioral health services will be lower than what you would pay for a medical or behavioral health office visit. Visit [livehealthonline.com](https://livehealthonline.com) for more information.

LiveHealth Online visits are best for common health conditions, such as pinkeye, a cold, the flu, a fever, allergies, and sinus infections.

## Contact Information

Online: [livehealthonline.com](https://livehealthonline.com)

Member Services: **888-LiveHealth (548-3432)**

## Plan A Highlights

Here is a snapshot of what you'll pay for covered services if you elect Plan A.

Coverage Description	What You'll Pay	
	In-Network	Out-of-Network
Preventive Care Visit Screening/Immunization	No charge (deductible does not apply)	40% coinsurance
Primary Care Visit (non-preventive)	\$25 copay per visit (deductible does not apply)	40% coinsurance
Specialist Visit	\$25 copay per visit (deductible does not apply)	40% coinsurance
Annual Deductible	\$400 single/\$1,000 family	\$700 single/\$1,800 family
LiveHealth Online Visit	\$10 copay	Not covered
Diagnostics (X-ray, blood work)	20% coinsurance	40% coinsurance
Imaging (CT/PET scan, MRI)	20% coinsurance	40% coinsurance
Out-of-Pocket Limits	\$3,250 single/\$6,500 family	\$6,000 single/\$12,000 family
Hospital Stay		
Facility Fee	20% coinsurance	40% coinsurance
Physician/Surgeon Fees	20% coinsurance	40% coinsurance
Emergency Room	\$100 copay per visit (deductible does not apply; copay waived if admitted)	\$100 copay per visit (deductible does not apply; copay waived if admitted)
Emergency Medical Transport	20% coinsurance	20% coinsurance
Urgent Care	\$50 copay per visit (deductible does not apply)	\$50 copay per visit (deductible does not apply)
Prenatal and Maternity		
Office Visits	\$25 copay for first prenatal visit; after first visit, no charge (deductible does not apply)	40% coinsurance
Other Services	20% coinsurance	40% coinsurance
Home Health Care (up to 120 visits per calendar year)	20% coinsurance	40% coinsurance
Mental/Behavioral Health, Substance Abuse Services		
Outpatient Services	\$25 copay per office visit (deductible does not apply); 20% coinsurance for other outpatient services	40% coinsurance
Inpatient Services	20% coinsurance	40% coinsurance

For a complete list of services, visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com).

## Plan B Highlights

Here is a snapshot of what you'll pay for covered services if you elect Plan B.

Coverage Description	What You'll Pay	
	In-Network	Out-of-Network
Preventive Care Visit Screening/Immunization	No charge (deductible does not apply)	50% coinsurance
Primary Care Visit (non-preventive)	\$30 copay per visit (deductible does not apply)	50% coinsurance
Specialist Visit	\$30 copay per visit (deductible does not apply)	50% coinsurance
Annual Deductible	\$1,000 single/\$2,000 family	\$2,000 single/\$4,000 family
LiveHealth Online Visit	\$10 copay	Not covered
Diagnostics (X-ray, blood work)	30% coinsurance	50% coinsurance
Imaging (CT/PET scan, MRI)	30% coinsurance	50% coinsurance
Out-of-Pocket Limits	\$5,250 single/\$10,500 family	\$10,500 single/\$21,000 family
Hospital Stay		
Facility Fee	30% coinsurance	50% coinsurance
Physician/Surgeon Fees	30% coinsurance	50% coinsurance
Emergency Room	30% coinsurance	30% coinsurance
Emergency Medical Transport	30% coinsurance	30% coinsurance
Urgent Care	30% coinsurance	30% coinsurance
Prenatal and Maternity		
Office Visits	\$30 copay for first prenatal visit; after first visit, no charge (deductible does not apply)	50% coinsurance
Other Services	30% coinsurance	50% coinsurance
Home Health Care (up to 120 visits per calendar year)	30% coinsurance	50% coinsurance
Mental/Behavioral Health, Substance Abuse Services		
Outpatient Services	\$30 copay per office visit (deductible does not apply); 30% coinsurance for other outpatient services	50% coinsurance
Inpatient Services	30% coinsurance	50% coinsurance

For a complete list of services, visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com).

## Prescription Drugs

When you become eligible for medical coverage, you automatically receive prescription drug benefits, which are administered by CVS Caremark. When you need a short-term medication (for example, an antibiotic), it is best to use the retail pharmacy program. If you take medication on a long-term basis (maintenance medication), it is generally best to use the mail service pharmacy.

The plan covers generic and brand-name medications; however, you'll pay a higher copay for brand-name medications. By law, both generic and brand-name medications must meet the same standards for safety, purity, and effectiveness.

### Plan Highlights

Here is a snapshot of what you'll pay for prescription drugs.

Coverage Description	Plan A		Plan B	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>	\$50 per person (combined in-network and out-of-network)	\$50 per person (combined in-network and out-of-network)	\$200 per person (combined in-network and out-of-network)	\$200 per person (combined in-network and out-of-network)
<b>Out-of-Pocket Maximum</b>	\$4,900 single \$9,800 family	Unlimited	\$2,900 single \$5,800 family	Unlimited
<b>Retail Pharmacy</b> (30-day maximum supply)				
<b>Generic Copay</b>	\$10 per prescription	For any type of prescription, you pay 50%; minimum \$40	\$10 per prescription	For any type of prescription, you pay 50%; minimum \$50
<b>Brand-Name Copay</b>	\$25 per prescription		\$30 per prescription	
<b>Non-Formulary</b>	\$40 per prescription		50% coinsurance; \$100 maximum	
<b>Direct Mail Service or CVS Retail Pharmacy</b> (90-day maximum supply)				
<b>Generic Copay</b>	\$20 per prescription	Not covered	\$20 per prescription	Not covered
<b>Brand-Name Copay</b>	\$50 per prescription		\$70 per prescription	
<b>Non-Formulary</b>	\$80 per prescription		\$125 per prescription	

Prior authorization may be required for certain medications. For a complete list of these medications, as well as detailed prescription drug plan exclusions and limitations, contact CVS Caremark or visit [caremark.com](https://www.caremark.com).

For more detailed information, contact CVS Caremark or visit [caremark.com](https://www.caremark.com).

### Contact Information

Online: [caremark.com](https://www.caremark.com)

Customer Care: **888-202-1654**

Submit paper claims: CVS Caremark Claims Department  
P.O. Box 52136  
Phoenix, AZ 85072-2136



## Health Reimbursement Account (HRA)

If you have a balance in your HRA from contributions made while you were an active participant, you are entitled to use the balance in your HRA to pay your retiree health coverage premiums or receive reimbursement for eligible health care expenses. Examples of allowable expenses include medical, prescription drug, dental, vision, and hearing aid out-of-pocket expenses such as deductibles, copays, and coinsurance.

Once you lose your eligibility and are no longer covered under the active plan, you may continue to use the money in your HRA to pay for previously eligible expenses for up to 18 months or until the money runs out, whichever comes first. The previously eligible expenses must be submitted within 12 months of the date of service. If you still have a balance in your HRA after 18 months, you will forfeit any remaining balance. The forfeited balance cannot be restored under any circumstances.

## Life Insurance Benefits

If you are eligible for Life Insurance, your beneficiaries will receive a post-retirement death benefit of \$7,000 if you die after your pension payments begin. If you retired on a Deferred or Pro Rata (partial) Pension, you are not eligible for this benefit. Benefits are provided through MetLife. In the event of your death, your spouse or beneficiary should contact the Fund Office and provide them with a certified copy of your death certificate.

Life insurance is only provided on the life of the retired ironworker. Spouses do not have life insurance on their life.

### Need to File a Claim?

To file a claim, complete an HRA Out-of-Pocket Claim Form, and then fax, mail, or email it to the Fund Office. You can find this form on the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com) on the Forms page.

# RETIREMENT BENEFITS

## Defined Contribution Annuity Plan

The Iron Workers District Council Annuity Trust is a money purchase plan designed to supplement your other retirement benefits.

### Participation

You became a participant on the first day of the plan year in which you worked at least one hour of service for an employer that contributes to the plan on your behalf. You are always 100% vested in the money contributed into your individual account.

### Your Individual Account

Highlights of your individual account include:

- You determine how your Annuity Plan funds are invested in increments of at least 1%. If you don't designate how you want these funds invested, your balance will be invested in a default fund, or funds, designated by the Board of Trustees.
- To change how your funds are invested, contact Prudential at **877-PRU-2100 (778-2100)**, or visit the website at **[prudential.com/online/retirement](http://prudential.com/online/retirement)**.
- Your account balance reflects contributions made on your behalf, investment earnings and losses, any distributions made from your account, and administrative expenses.
- Each quarter you will receive a statement showing your account balance.
- The Annuity Plan also offers a loan program (see the next page).
- Your balance is updated daily on the Member Dashboard.

### Eligibility for Benefits

In general, you become eligible to disburse some or all of your annuity when you retire.

You can take a disbursement of your entire account balance, set up installment payments monthly, quarterly, semiannually, or annually. You may take disbursements as needed to supplement your other retirement income as well. Prudential will withhold a minimum of 20% federal income tax on the disbursement. You may roll over some or all of your annuity account to another qualified retirement plan, or choose a combination of all of the above.

To request a disbursement, **[download the annuity disbursement packet](#)** from our website.

### In the Event of Your Death

If you die and you were married at the time of your death, your surviving spouse will be the beneficiary of your Annuity Plan account.

If you were single at the time of your death, your account balance will become payable to your designated beneficiary.

This is only a snapshot of your Annuity Plan benefits. Requirements apply to payment options. For more detailed information, visit the Iron Workers Trust Funds website at **[iwtrustfund.com](http://iwtrustfund.com)**, where you'll find the Annuity Plan Summary Plan Description.

## Eligibility for Annuity Plan Loans

There may be instances when you need to access the money in your Annuity Plan account and wish to take a loan. **To be eligible for an Annuity Plan loan, you must meet all the following criteria:**

- You cannot have any loans in default; and
- Any open loans must be current on repayments.

You may borrow from \$250 up to the lesser of \$50,000 or 50% of the amount of your balance as of the last valuation day. **You may only take a loan for:**

- Funeral expenses
- Tuition and/or room and board at an educational institution
- Down payment or other disbursements in connection with the purchase, retention, or permanent improvement of a home in which you will reside (does not include closing costs)
- Down payment or other disbursements in connection with the purchase of land upon which you will reside (does not include closing costs)
- Support when you are disabled and temporarily unable to engage in any type of gainful employment (requires a disability exam report signed by a DO or MD), subject to Board Approval
- Purchase of a motor vehicle, up to a maximum of \$30,000 and with a title held in your name, that will be used for travel to and from employment
- Payment of delinquent contributions, liquidated damages, loans for surety bonds and/or interest owed to the Annuity Plan, Pension Plan, or Benefit Plan if you are a fiduciary with respect to such delinquent contributions

You are eligible to have up to three separate loans outstanding at one time; however, they must be loans for separate categories with the exception of tuition reimbursement.

Each loan will have an interest rate, which is determined by the Trustees and is currently the prime interest rate plus 3%. The loan repayments will include both the principal amount of the loan and interest. The repaid amounts will be credited to your individual account.

Stipulations apply, so consult the Annuity Plan Summary Plan Description, or contact the Trust Fund Office for more information.

## Contact Information

You choose how to invest the employer contributions made to the Annuity Plan by contacting Prudential at **877-PRU-2100 (778-2100)**. If you want to request a distribution or a loan application, or change your address or beneficiary, contact the Annuity Trust Office at **937-454-1744**.

For Annuity Plan details, visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com), where you'll find the Annuity Plan Summary Plan Description. If you are married, share the information with your spouse.

## Defined Benefit Pension Plan

The Iron Workers District Council Pension Plan is designed to provide income in your retirement years. Your pension benefit can be a significant part of your retirement income. The amount of your pension benefit is generally based on the number of years you work for an employer that contributes to the plan on your behalf. Generally, the longer you work for a contributing employer, the greater your pension.

The Pension Plan offers:

- Pensions at various retirement ages
- Different ways in which your pension can be paid
- Disability benefits
- Death benefits

### Participation

You become a participant on January 1 or July 1 after you complete at least 1,000 hours of service in your first 12-consecutive-month period of covered employment.

### Vesting Service

- Vesting service determines your right to a pension.
- Generally, you earn one year of vesting service for each calendar year in which you work at least 1,000 hours of covered employment, which may include certain periods of non-covered employment.
- You become vested once you complete five years of vesting service, earn five pension credits, or reach normal retirement age while still a participant. Normal retirement age means age 65 or, if later, your age on the fifth anniversary of your participation in the plan.

Normal retirement age means age 65 or, if later, your age on the fifth anniversary of your participation in the plan.

### Pension Credits

- Pension credits are used to calculate your benefit.
- Pension credits include pension credits earned before and during the contribution period, if applicable.
- Generally, you earn pension credits based on the number of hours you work.
- Pension credits are not the same as vesting service.

### Choosing How Your Pension Is Paid

- **If you are not married**, your pension is generally paid as a single life annuity with 60 payments guaranteed.
- **If you are married**, your pension is generally paid as a 50% husband-and-wife pension, with your spouse as beneficiary. However, you can elect an optional form of payment with your spouse's consent.
- **Other options include:** 75% or 100% husband-and-wife options; 50%, 75%, or 100% joint-and-survivor option to a non-spouse; and a level income option, which provides you with a level income before and after Social Security payments begin. Depending on which payment you choose, you may need your spouse's consent.

After your payments begin, your form of payment cannot be changed unless you provide a written request within 12 months of the final date of a divorce. Consent from your former spouse is required.

## In the Event of Death

If you die after your pension payments begin, the plan may offer a postretirement death benefit. Also, if you were receiving your pension in the form of a:

- 50%, 75%, or 100% husband-and-wife or joint-and-survivor pension, your spouse or qualified survivor will receive 50%, 75%, or 100% of the amount you were receiving for the rest of his or her lifetime.
- Life annuity, and you had not received 60 monthly payments before your death, your beneficiary will receive the remainder of the 60 monthly payments. If at least 60 monthly payments were made before your death, no further benefits are payable.
- Lump-sum payment, no further benefits are payable.

This is only a snapshot of your Pension Plan benefits. For more detailed information, visit the Iron Workers Trust Funds website at [iwtrustfund.com](http://iwtrustfund.com), where you'll find the Pension Plan Summary Plan Description.

## Returning to Work

To receive pension benefits you must leave Covered Employment and not work in disqualifying employment. Disqualifying employment is defined differently depending upon the type of pension benefit you are receiving, your age, and Pension Credits. Once you begin receiving pension payments, you must notify the Board of Trustees prior to starting work to make sure that you are not working in disqualifying employment. If you do choose to return to work in disqualifying employment, your benefits may be suspended. Before you begin any work, you may request a determination from the Board of Trustees as to whether or not the type of work you are considering is disqualifying employment.

If you are receiving a 50%, 75%, or 100% Husband and Wife (Spousal) Pension and your spouse dies before you, your monthly benefit will increase to your benefit amount before the adjustment was made for the form of payment and you will receive that higher amount for the rest of your lifetime. Your pension will not increase until you notify the Pension Trust Office.

## COMMON PENSION QUESTIONS

**How do I make a change to my direct deposit?** Visit the Member Dashboard.

**How do I get a duplicate 1099-R form?** Visit the Member Dashboard.

**How do I change my federal tax withholding?** Complete a new W4-P form. They're available on the website.

**Can I have state tax withheld from my pension?** No.

## CONTACT INFORMATION

If you are considering retirement or have questions about your retiree benefits, please call the Pension Trust Office at **937-454-1744**.

If You Need More Information About...	Contact...	
General Questions About Your Benefits and Eligibility	Benefit Trust Office	<b>937-454-1744</b> <b><a href="http://iwtrustfund.com/MemberDashboard">iwtrustfund.com/MemberDashboard</a></b>
Medical Coverage	Anthem Blue Cross Blue Shield	Member Services: <b>844-610-1938</b> <b><a href="http://anthem.com">anthem.com</a></b>
Virtual Visits	LiveHealth Online	<b>888-LiveHealth (548-3432)</b> <b><a href="http://livehealthonline.com">livehealthonline.com</a></b>
Prescription Drugs	CVS Caremark	Customer Care: <b>888-202-1654</b> Specialty Pharmacy: <b>800-237-2767</b> <b><a href="http://caremark.com">caremark.com</a></b>
Life Insurance Benefits	Pension Trust Office	<b>937-454-1744</b> <b><a href="http://iwtrustfund.com">iwtrustfund.com</a></b>
Annuity Plan	Annuity Trust Office or Prudential	<b>937-454-1744</b> <b><a href="http://iwtrustfund.com">iwtrustfund.com</a></b> <b>877-PRU-2100 (778-2100)</b> <b><a href="http://prudential.com/online/retirement">prudential.com/online/retirement</a></b>
Pension Plan	Pension Trust Office	<b>937-454-1744</b> <b><a href="http://iwtrustfund.com">iwtrustfund.com</a></b>

This *Benefits Guide* provides a broad, general overview of your benefit programs. If there is any discrepancy between the information contained in this *Guide* and the actual plan documents, the official documents will govern in all cases. To review legally required notices, please visit **[iwtrustfund.com](http://iwtrustfund.com)**.





**Iron Workers District Council  
of Southern Ohio and Vicinity Benefit Trust**  
1470 Worldwide Place  
Vandalia, OH 45377