

January 26, 1982

Re: Opinion of Trustees
Resolution of Dispute
Case No. 231

Pursuant to Article IX of the UMWA 1950 Benefit Plan and Trust, and under the authority of an exemption granted by the U. S. Department of Labor, the Trustees have received your question concerning copayment maximums under your Employer's plans. Their opinion is issued in Question and Answer form, as follows:

Subject: Health Benefits; Co-payment Maximums

Reference: Employer Benefit Plan, Article III A (8) 1978 Contract Question and Answer

Question: If an Employee has reached his co-payment maximum while employed by one signatory Employer, is he required to make additional co-payments during the same plan year if he transfers to another signatory Employer?

Answer: No. An Employee is only responsible for a \$7.50 co-payment per physician visit up to a maximum of \$150.00 per plan year per family and a \$5.00 co-payment per prescription up to a \$50.00 maximum per plan year per family. Co-payments paid to one signatory Employer are transferable to the next signatory Employer during the same plan year.

Sincerely,

Harrison Combs, Chairman

John J. O'Connell, Trustee

Paul R. Dean, Trustee