

# Northwest Ironworkers Trust Funds

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Administered by  
Welfare & Pension Administration Service, Inc.

December 6, 2017

**TO: All Participants and Beneficiaries of the  
Northwest Ironworkers Shop Health and Security Fund**

**RE: Summary of Material Modification - Benefit Changes**

*This is a summary of material modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your 2009 Edition of the Summary Plan Description Booklet.*

## **Teladoc—Effective January 1, 2018**

The Board of Trustees has added a new benefit starting **January 1, 2018** that provides telephone or video access to a doctor through Teladoc. Visits with Teladoc are **covered in full** by the Trust.

### **What is Teladoc?**

Teladoc gives you 24/7/365 day access to U.S. board-certified doctors who can treat many of your medical issues by phone or video. Teladoc is an affordable alternative medical treatment option to costly urgent care or ER visits.

### **Get the Care You Need**

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Respiratory infection
- Sinus problems
- And more!

### **Meet the Doctors**

Teladoc is simply a new way to access qualified doctors. All Teladoc doctors:

- Are practicing primary care physicians (PCPs), pediatricians, and family medicine physicians
- Average 15 years' experience
- Are U.S. board-certified and licensed in your state

To set up a phone or video call with a Teladoc doctor:

- Visit [www.Teladoc.com/Premera](http://www.Teladoc.com/Premera) to set up an account
- Enter your information and complete the “My Medical History”
- To request a phone or video consult, log in at [www.Teladoc.com/Premera](http://www.Teladoc.com/Premera) or call 855-332-4059.

Teladoc<sup>®</sup> is an independent company that arranges virtual medical care services on behalf of Premera Blue Cross. Teladoc operates subject to state regulation and may not be available in certain states. Teladoc does not guarantee that a prescription will be written. Teladoc does not prescribe DEA controlled substances, nontherapeutic drugs and certain other drugs which may be harmful because of their potential for abuse.

## **Adult Dependent Opt-Out of Plan Coverage—Effective December 1, 2017**

If you are an Active Employee, your Dependent spouse or adult Dependent children (over age 18) may elect to opt-out of Plan coverage by submitting a signed written request to the Plan at the following address:

Northwest Ironworkers Shop Health and Security Fund  
c/o Welfare & Pension Administration Service, Inc.  
P.O. Box 34203  
Seattle, WA 98124-1203

(over)

The opt-out will be effective for all claims incurred on and after the first of the month following the month in which the opt-out request is received by the Plan. The opt-out will apply to all Plan coverage, including medical, prescription drug, dental, vision and life insurance.

An opt-out of Plan coverage is not a COBRA qualifying event and a Dependent who opts out will not be eligible for COBRA Continuation Coverage. A Dependent who opted out of coverage and is not enrolled in the Plan at the time of a COBRA qualifying event will not be eligible to re-enroll or to elect COBRA Continuation Coverage.

A Dependent who opted out of coverage may re-enroll, provided you are an Active Employee on the date enrollment would become effective and your Dependent still satisfies the requirements for Dependent eligibility. A written request for re-enrollment must be submitted to the Plan at the above address. Re-enrollment will be effective the first day of the month following the month in which the enrollment request is received by the Plan.

You may not unilaterally remove an adult Dependent from coverage without the adult Dependent's written consent. A minor child cannot opt-out of Plan coverage and cannot be removed from the Plan by you or your spouse.

Please keep this important notice with your 2009 Edition Summary Plan Description for easy reference. If you have any questions regarding the information contained in this notice, please contact the Administration Office at (206) 441-7226 or (866) 986-1515, option 1. For additional Plan information and forms, please visit the Trust's website at <http://www.wpas-inc.com/northwestironworkers>.

#### **NOTICE OF STATUS AS A GRANDFATHERED PLAN**

The Trustees of the Northwest Ironworkers Health and Security Fund believe the Comprehensive Medical Benefits Program ("Plan") is a "grandfathered health plan" under the Affordable Care Act ("ACA"). As permitted by the ACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan does not include certain consumer protections of the ACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, the Plan must comply with certain other consumer protections in the ACA, for example, the elimination of Plan lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to lose its grandfathered status can be directed to the Administration Office at (866) 986-1515, option 1. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,

**Board of Trustees**  
**Northwest Ironworkers Shop Health and Security Fund**