

Northwest Ironworkers Trust Funds

2815 2nd Avenue, Suite 300 • P. O. Box 34203 • Seattle, Washington 98124
Phone (206) 441-7226 or (866) 986-1515 • Fax (206) 505-9727 • Website www.ironworkerstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

December 31, 2012

**TO: All Active and Retired Plan Participants and their Dependents
Northwest Ironworkers Health and Security Fund**

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 Summary Plan Description Booklet.

NEW PLAN BENEFIT FOR SHINGLES (ZOSTER) VACCINE

Effective January 1, 2013, benefits will be provided to eligible participants and dependents age 60 and older for a medically necessary shingles (zoster) vaccine, up to a benefit maximum of \$200. This benefit applies regardless of whether the shingles vaccine is administered in a physician's office or at the pharmacy. The Plan's normal copays and coinsurance for pharmacy benefits and office visits will apply.

CHANGES TO PLAN PHYSICAL THERAPY BENEFITS

The Plan currently provides benefits for the charges of a registered physical therapist required for the treatment of an acute medical condition when prescribed and supervised by a Physician. The Physician must specify the frequency and duration of the treatment needed.

Effective March 1, 2013, physical therapy treatment will be reviewed by the Plan after eight visits, and benefits for additional physical therapy visits will not be provided until medical necessity has been established.

CHANGES TO PLAN EXCLUSIONS

The Plan Booklet currently excludes charges which result from being under the influence of alcohol or an illegal drug or other chemical substance.

The Plan has been amended so that charges will no longer be excluded *solely* because the charges result from being under the influence of alcohol or an illegal drug or other chemical substance. However, Injuries incurred in the commission of an assault, battery, or felony, or while engaged in any acts of violence or physical force, or that are self-inflicted will continue to be excluded, regardless of whether the Injury results from being under the influence of alcohol or an illegal drug or controlled substance. The exclusions are as follows:

GENERAL EXCLUSIONS AND LIMITATIONS

The following exclusions and limitations are applicable to the Medical Plan and Prescription Drug Benefits. Payments as described in this Booklet are made only for those Covered Expenses incurred while eligible, except for benefits continued after termination of coverage as specifically indicated. In addition, benefits are not payable for:

...

- Any claim under this Plan if you were injured as the result of your commission of an assault, battery, or felony, or if you were an aggressor against another person, or if you were engaged in any acts of violence or physical force that would not be performed by a reasonably prudent person in similar circumstances.

...

- Intentionally self-inflicted Injuries including suicide and attempted suicide, unless the Injury or Illness results from a medical condition or is the result of being a victim of domestic violence.

NOTICE OF STATUS AS A GRANDFATHERED PLAN

The Trustees of the Northwest Ironworkers Health and Security Fund believe the Plan is a “grandfathered health plan” under the Affordable Care Act. As permitted by the Affordable Care Act, 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 Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, the Trust must comply with certain other consumer protections in the Affordable Care Act, 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. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,

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

Receipt of this notice does not constitute a determination of benefits or your eligibility. If you wish to verify benefits or eligibility, or if you have any questions regarding medical benefit changes, please contact the Administration Office at (866) 986-1515, option 1. For a complete description of benefit provisions, please refer to the Plan booklet.