

Northwest Ironworkers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

July 19, 2019

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

RE: New Summary Plan Description

Summary Plan Description

The Board of Trustees is pleased to present you with this new and up-to-date 2019 edition of the Plan Document and Summary Plan Description (Plan booklet) for the Northwest Ironworkers Health and Security Fund. This Plan booklet supersedes all previous versions of the Plan booklet. This revised Plan booklet describes the benefits available to eligible participants and their dependents. From time to time the Plan booklet has issued Summaries of Material Modifications (SMM) to provide notice of material benefit changes to the Plan. This Plan booklet has incorporated all the SMMs issued to date.

Below are some of the recent benefit changes incorporated to this Plan booklet:

Naturopathic Services

Effective March 1, 2019, professional fees for naturopathic services are covered for the examination, diagnosis and treatment of an Illness or Injury as follows:

- For PPO Providers in an office setting, there is a \$20 copay per visit which applies toward meeting the annual deductible. Covered Expenses are not subject to the annual deductible. Lab and x-rays in conjunction with an office visit are covered at 100%, not subject to the annual deductible.
- For PPO Providers outside an office setting, benefits are subject to the annual deductible and coinsurance of 20% of the PPO Amount.
- For Non-PPO Providers, benefits are subject to the annual deductible and coinsurance of 40% of the UCR Amount, 20% of the UCR Amount Out-of-Area.
- For Retirees and their Dependents who are eligible for Medicare, benefits are subject to the annual deductible and coinsurance of 20% of the Medicare allowance.

Only the office visit and Medically Necessary lab work and x-rays are covered; charges for prescribed vitamins and supplements are not covered.

Health Reimbursement Accounts (HRA)

Effective July 1, 2018, Health Reimbursement Accounts were established and may be used to pay monthly contributions for retiree coverage and monthly contributions for COBRA coverage. The monthly employer contributions paid to the HRA are intended to be excluded from employees' gross income. Employees, Retirees and dependents are not permitted to contribute directly to the HRA.

OPTUM Bank was hired as your HRA Administrator to oversee the HRA accounts and will provide you with a statement showing your account balance in the near future. You will also have access to your account balance online. This is currently being implemented and should be available to you by September 2019.

For additional details on the HRA benefit, please refer to pages 48-50 of the enclosed Plan booklet. This Plan booklet is also available on the Trust's website at www.ironworkerstrust.com. We encourage you to visit the website any time you need forms or have questions about your benefits or eligibility.

Please refer to this Plan booklet when health plan questions arise and keep it with your records for future reference.

Sincerely,

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

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Enclosure