

# Northwest Ironworkers Trust Funds

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124  
Phone (206) 441-7226 or (866) 986-1515 • Fax (206) 505-9727 • Website [www.ironworkerstrust.com](http://www.ironworkerstrust.com)

Administered by  
Welfare & Pension Administration Service, Inc.

December 5, 2019

**TO: All Participants and Beneficiaries in the Comprehensive Medical Plan  
Northwest Ironworkers Health and Security Trust**

**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 2019 Edition of the Summary Plan Description Booklet.*

## **Prescription Drug Out-of-Pocket Maximum—Effective January 1, 2020**

The annual out-of-pocket maximum for prescription drugs will increase effective January 1, 2020. The out-of-pocket maximum for covered medications on the formulary prescription drug list will increase from \$3,650 per person / \$7,300 per family **to \$3,900 per person / \$7,800 per family**. There is no out-of-pocket maximum for non-formulary prescription drugs.

The annual medical out-of-pocket maximum remains unchanged at \$4,250 per person / \$8,500 per family for Preferred Providers and \$8,000 per person for Non-Preferred Providers.

Please keep this important notice with your 2019 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 [www.ironworkerstrust.com](http://www.ironworkerstrust.com).

Sincerely,

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