

Northwest Ironworkers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

December 2, 2021

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

**RE: Prescription Drug Out-of-Pocket Maximum—Effective January 1, 2022
Dialysis Treatment For Kidney Failure**

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, 2022

The annual out-of-pocket maximum for prescription drugs will increase effective January 1, 2022. The out-of-pocket maximum for covered medications on the formulary prescription drug list will increase from \$4,300 individual / \$8,600 family **to \$4,450 individual / \$8,900 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.

Dialysis Treatment For Kidney Failure – Effective August 1, 2020

Emergency kidney dialysis is covered the same as any other emergency medical condition.

Inpatient kidney dialysis is covered at the 80% of the PPO Amount for PPO Providers or 60% of the UCR Amount for Non-PPO Providers.

Outpatient kidney dialysis is covered at 150% of the current Medicare allowed amount not subject to the annual deductible and coinsurance.

Eligible Individuals diagnosed with end stage renal disease (ESRD) may be eligible for Medicare by nature of the diagnosis. Enrolling in Medicare when eligible may offer some protection from balance billing by the provider of dialysis services. In order to ensure the correct coordination of claim payments between the Plan and Medicare, an Eligible Individual is required to provide the Administration Office with a copy of their Medicare card showing the effective date of Medicare Part A and Part B coverage. If you or your Dependent is diagnosed with kidney failure or ESRD contact the Administration Office for assistance.

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.

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

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.