

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

Administered by
Welfare & Pension Administration Service, Inc.

May 4, 2022

**To: All Eligible Medicare Participants and Medicare Eligible Spouses
Northwest Ironworkers Health and Security Trust**

RE: IMPORTANT Changes to your Medical and Prescription Drug Benefits – Effective July 1, 2022

This is a summary of material modifications describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep this document with your 2019 Summary Plan Description Booklet

The Northwest Ironworkers Health and Security Trust (the “Trust”) is changing the way it provides medical and prescription drug benefits to Medicare eligible participants and spouses.

Effective **July 1, 2022**, your medical and prescription coverage will be provided by United Healthcare Group Medicare Advantage PPO and Prescription Drug plan. These coverages will be fully insured by United Healthcare. Benefits will be similar to those currently provided by the Trust, with some enhancements. If you are currently enrolled in the Trust’s dental coverage, your dental benefits will continue and there will be no changes to your dental benefits.

This change is being made to address the continually increasing cost of coverage to you and the Trust, and to ensure that Medicare eligible participants have access to comprehensive coverage at the most affordable cost. The Trust has retained Labor First, to help you with the transition to United Healthcare. You will have a dedicated group of retiree advocates who will work specifically for Northwest Ironworker members to assist in creating a smooth transition, provide ongoing support of the plan, and answer any questions or concerns.

In the very near future, you will receive additional information from Labor First that will include contact information, a summary of benefits and frequently asked questions. ***Please watch your mail.***

It is important to note that if you are currently having your health premiums deducted from your monthly pension benefit, this will continue. If you self-pay your health premiums, you will continue to make those payments to the Administration Office the same as you do today.

The Administration Office will continue to be available to assist you with premium payments and questions at (866) 986-1515 or you can visit the Trust’s website www.ironworkerstrust.com.

If you have questions about these changes or the new plan of benefits, please contact a Labor First retiree advocate at (206) 259-5758 or (855) 433-1667.

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

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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 step children 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.