

Northwest Ironworkers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

May 30, 2014

**To: All Active, Retired and COBRA Eligible Participants and Their Dependents
Northwest Ironworkers Health and Security Fund**

Effective July 1, 2014, the Northwest Ironworkers Health and Security Fund ("Trust") has made certain material modifications to the Plan to comply with the Patient Protection and Affordable Care Act (the "Affordable Care Act"). This notice provides important information to you and your Eligible Dependents. Please take the time to read it carefully and keep it with your important paperwork. These changes do not describe benefits under the Kaiser HMO option. If you are currently covered under the Kaiser HMO option, Kaiser will provide you with notice of any changes to the Kaiser HMO option due to the Affordable Care Act.

PLAN CHANGES EFFECTIVE JULY 1, 2014

- The Trust's \$2,000,000 annual maximum on essential benefits under the Plan is eliminated. There is no longer an annual limit on essential benefits the Plan pays for covered services.
- The Trust will no longer exclude dependent children between the ages of 19 and 26 who have their own employer-based coverage.

SUMMARY OF BENEFITS AND COVERAGE

In accordance with the Affordable Care Act, the Trust is required to provide a Summary of Benefits and Coverage (SBC) to all participants and beneficiaries. The enclosed SBC has been updated to reflect the benefit changes noted above. *Please note, the SBC furnished to the participant will be considered provided to dependents unless the Plan has been advised of a different address for dependents.*

A **Uniform Glossary of Terms** has also been published by the government. This document is intended to describe terms commonly used in health insurance coverage, such as "deductible" and "copayment." Both the SBC and the Uniform Glossary of Terms have been posted to the Trust's website at www.ironworkerstrust.com or you can call the Administration Office at the number below:

CONTACT INFORMATION

Administration Office – (206) 441-7226 or (866) 986-1515
Eligibility Department, Option 4
Medical Plan Benefit Questions, Option 1

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 essential 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 (206) 441-7226 or (866) 986-1515. 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.

Administration Office
Northwest Ironworkers Health and Security Fund

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Enclosure