

Northwest Ironworkers Trust Funds

2815 2nd Avenue, Suite 300 • P. O. Box 34464 • Seattle, Washington 98124-1464
Phone (206) 441-7226 or (866) 986-1515 • Fax (206) 441-9110 • Website www.ironworkerstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

February 13, 2015

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

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 2009 Edition Summary Plan Description Booklet.

CREDITING HOURS FOR EMPLOYEES OF DELINQUENT EMPLOYER

Under the Plan, your Hour Bank is credited with hours for which your employer makes contributions on your behalf. You become eligible for coverage on the first day of the second month following accumulation of either: (1) 250 or more paid work hours in your Hour Bank in a consecutive three-month period; or (2) 500 or more paid work hours within a consecutive twelve-month period. Once you satisfy the initial eligibility requirements, 105 hours will be deducted from your Hour Bank to provide one month of eligibility. You remain eligible as long as your Hour Bank does not fall below 105 hours. The maximum number of hours in your Hour Bank may not exceed 600 (after deduction of 105 hours for the current month's eligibility).

Your Hour Bank can be credited with hours for which contributions are required under a Collective Bargaining Agreement but which are not paid by your employer. *Effective for hours worked on and after March 1, 2015, the maximum number of hours that will be credited to your Hour Bank for contributions required but not paid by your employer is 315 hours in every rolling twelve-consecutive month period.* It is your responsibility to contact the Administration Office if you believe hours that you worked were not credited to your Hour Bank. You will also be required to provide documentation of the hours worked to the Administration Office.

CHANGES TO NEURODEVELOPMENTAL BENEFITS UNDER COMPREHENSIVE MEDICAL BENEFITS PROGRAM

Effective December 1, 2014, the Plan will cover Medically Necessary speech, occupational, physical and other Medically Necessary therapies to treat developmental conditions identified as mental disorders in the current International Classification of Diseases ("ICD") and the Diagnostic and Statistical Manual of Mental Disorders ("DSM"). Covered therapies include the services of those authorized and licensed to deliver occupational, speech, physical and other therapies for treatment of mental disorders. The Plan will not impose age, visit or dollar limits on coverage for these therapies when provided to treat a covered mental disorder. The Plan will continue to impose its current exclusions and limitations on coverage of conditions that are not identified as mental disorders.

NOTICE OF STATUS AS A GRANDFATHERED PLAN

The Trustees of the Northwest Ironworkers Health and Security Fund believe the Comprehensive Medical Benefits Program (“Plan”) is a “grandfathered health plan” under the Affordable Care Act (“ACA”). As permitted by the ACA, 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 ACA that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, the Plan must comply with certain other consumer protections in the ACA, for example, the elimination of Plan lifetime limits on 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 (866) 986-1515, option 1. 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.

Sincerely,

Board of Trustees
Northwest Ironworkers Health and Security Fund

Receipt of this notice does not constitute a determination of benefits or your eligibility. If you wish to verify benefits or eligibility, or if you have any questions regarding medical benefit changes, please contact the Administration Office at (866) 986-1515, option 1. For a complete description of benefit provisions, please refer to the Plan booklet.

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