

Puget Sound Electrical Workers Healthcare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

June 30, 2017

TO: All Participants of the Puget Sound Electrical Workers Healthcare Trust (the “Plan”)

RE: Plan Benefit Changes

*This is a summary of material modification describing benefit changes adopted by the Board of Trustees.
Please be sure that you and your family read it carefully and keep this document with your
Summary Plan Description Booklet.*

The Trustees took recent action to make the following changes to the Plan:

Amend the section of the Plan Booklet entitled Other Health Care Professional Services – (pages 31-32 of both the Plan 1, Plan 2 booklet/pages 27-28 of the Retiree booklet and Special Retiree booklet)

- Massage Therapist has been added to the list of Other Covered health care professionals.
- The following sentence is being deleted from this section, “Massage therapists are not considered covered health care professionals.”

Amend the Massage Therapy Exclusion – (page 45 of the Plan 1 booklet/page 44 of the Plan 2 booklet/page 40 of the Retiree booklet/page 41 of the Special Retiree booklet)

- Coverage for massage therapy will be permitted when prescribed by a Physician and provided by a covered health care professional, for medically necessary treatment of an illness, injury or to alleviate pain.

The above changes became effective January 1, 2017, consistent with the provisions of the Affordable Care Act.

Please keep this important notice with your Plan Document/Summary Plan Description for easy reference to all Plan provisions. If you have any questions about these changes, please contact the Administration Office at (866) 314-4239, option 1. For additional Plan information and forms visit the trust’s website at www.psewtrusts.com.

Summary of Benefits and Coverage

The Trust is required to provide a **Summary of Benefits and Coverage** (SBC) to all participants and beneficiaries. The enclosed SBC is for the Plan in which you are currently enrolled and replaces any prior SBC you may have received. 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.

It is important to note that the SBC is only a **summary** and does not replace the Summary Plan Description (Plan booklet). Included in the SBC are “coverage examples,” which estimate what the Plan benefit would be under common medical situations. If you are eligible or enrolled in Medicare or have primary coverage through another group health plan, this plan’s benefits will be coordinated with that other plan and differ from what’s indicated in the SBC and the coverage examples. The SBC is not intended to be a cost estimator and should not be used to estimate your actual costs.

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.psewtrusts.com.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administration Office toll free at 1-866-314-4239, option 1.

Board of Trustees
Puget Sound Electrical Workers Healthcare Trust