

PUGET SOUND ELECTRICAL WORKERS TRUST FUNDS

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Administered by

Welfare & Pension Administration Service, Inc.

August 23, 2012

**TO: Employees, Retirees and Eligible Dependents, Including COBRA
Beneficiaries of the Puget Sound Electrical Workers Healthcare Trust**

PARTICIPANT NOTICE ABOUT BENEFIT MODIFICATIONS

*Please be sure that you and your family read this notice carefully.
It should be kept with your benefit booklet or insurance records for future reference.*

This Participant Notice will advise you of certain material modifications that have been made to the Health & Welfare Trust *effective August 1, 2012*.

Trust Name Change – The Board of Trustees is pleased to announce that the Puget Sound Electrical Workers Health & Welfare Trust will now be known as **Puget Sound Electrical Workers Healthcare Trust**. In the coming months all pertinent Plan documents will be changed to reflect the new name of the Trust. New identification cards will be printed and distributed by early October.

Annual Benefit Maximum Increase – The annual benefit limit will increase to \$1,250,000. The annual limit shall apply to the greater of \$1,250,000 in claims for all medical benefits or \$1,250,000 in claims for Essential Medical Benefits incurred from August 1, 2012 through July 31, 2013.

The Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) – MHPAEA requires group health plans and health insurance issuers to ensure that financial requirements (such as co-pays, deductibles) and treatment limitations (such as visit limits) applicable to mental health or substance abuse disorder (MH/SUD) benefits are no more restrictive than the predominant requirements or limitations applied to substantially all medical/surgical benefits.

MHPAEA became effective for this Plan on August 1, 2012. Therefore, effective with dates of service on or after August 1, 2012, treatment for mental health or substance abuse disorders will be paid as any other medical condition and are subject to medical necessity and all other provisions of the Plan.

Weight Loss Management Services – As of March 14, 2012, the Board of Trustees acted to suspend the services of Sound Health Solutions benefit program for new participants. In its place, the Board of Trustees has adopted the Medicare/Medicaid standard requirements for weight loss surgery. A copy of the new requirements and covered surgeries is enclosed with this packet.

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Trust Website – The Trust website, www.psewtrusts.com, has been enhanced to provide you with medical claims summary information and paid claims detail. Employees will only have access to their own personal paid claims history and that of dependents under the age of 13. Spouses and dependent children age 13 and over must request their own PIN. To request a dependent PIN, go to the website and download a Dependent Only PIN form.

The website also includes Trust Fund related material such as forms, plan booklets, and links to Health Plan Provider Networks. We encourage you to visit and use the Trust website. If you have any questions about the contents of the web site or access to “My Personal Benefits” information, please feel free to contact Jennifer at the Administration Office at (206) 441-4667 or toll free (866) 314-4239, extension 3301.

SAVE THE DATE
COALITION HEALTH FAIR 2012
SATURDAYS FROM 8AM – 12 NOON

Spokane: October 6th
Red Lion Hotel at the Park
W. 303 North River Drive
Spokane, WA 99201

Seattle: October 27th
IBEW Local 46 Electrician’s Hall
19802 62nd Avenue South
Kent, WA 98032

The Puget Sound Electrical Workers will be participating again this year in the Health Care Cost Management Corporation (the Coalition) Health Fairs. These events give eligible plan participants and their dependents (age 18 and over) easy access to preventive care services and health screening tests. In addition, flu shots will also be available to eligible participants (age 9 and over) at no cost to you, 100% paid for by the Coalition. Be good to yourself and your family, save one of the dates listed above and attend the Health Fair that is most convenient for you. Watch your mail for more specific information in the coming weeks.

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.

Sincerely,

Board of Trustees

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Puget Sound Electrical Workers Healthcare Trust

This Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (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 this Plan does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of 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 change from grandfathered health plan status can be directed to the Administration Office at 1-866-314-4239, 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.

Puget Sound Electrical Workers Healthcare Trust

The following guidelines were adopted by the Board of Trustees at their June 26, 2012 meeting:

Weight Loss Surgery Requirements

- A six-month medically supervised weight loss program through his/her bariatric surgeon or his/her primary care physician. Note that weight loss programs are not covered by the Trust.
- A Body Mass Index (BMI) of 35 or higher
- One or more health problems related to obesity, i.e. diabetes, heart disease, high blood pressure, sleep apnea, weight related severe arthritis or weight related severe respiratory disease
- A psychological evaluation. Note that psychological evaluations are not covered by the Trust unless part of the pre-surgical work-up.
- Participant has been unsuccessful with previous medical treatment of obesity.
- Participant must be between 20 and 70 years old
- Preauthorization from Qualis Health

In addition, the surgery must take place at a medical center designated as a Center of Excellence by the American Society for Metabolic and Bariatric Surgery or certified a Level 1 Bariatric Surgery Center by the American College of Surgeons and have met the Center for Medicare and Medicaid Services standards.

Surgeries Covered

- The Roux-en-Y bypass
- Open and laparoscopic biliopancreatic diversions
- Laparoscopic adjustable gastric banding