

# Puget Sound Electrical Workers Trust Funds

2815 2<sup>nd</sup> Avenue, Suite 300 • P.O. Box 34203 • Seattle, Washington 98124  
Phone (206) 441-4667 or (866) 314-4239 • Fax (206) 505-9727 • Website www.psewtrusts.com

Administered by  
Welfare & Pension Administration Service, Inc.

July 1, 2014

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

**RE: Medicare Retiree Plan - Benefit Changes Effective August 1, 2014**

*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.*

Effective August 1, 2014, the Plan is being amended to satisfy requirements of the Patient Protection and Affordable Care, more commonly known as the Affordable Care Act (ACA). This notice provides important information to you – please take the time to read it carefully and keep it with your important paperwork. All changes are summarized below.

## PLAN CHANGES EFFECTIVE AUGUST 1, 2014

- **Elimination of Annual Maximum:** 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.
- **Coverage for Costs Associated with Certain Clinical Trials:** ACA requires the Plan to cover certain costs associated with certain clinical trials. Effective August 1, 2014, the Plan will cover routine patient costs for items and services furnished in connection with an approved clinical trial that would otherwise be covered by the Plan. The Plan does not cover:
  - The actual clinical trial or the investigational item, device or service itself,
  - Items and services solely for data collection that are not directly used in the clinical management of the patient, or
  - Services that are clearly inconsistent with widely accepted and established standard of care for a particular diagnosis.

An approved clinical trial is a phase I, II, III, or IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition.

## 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. *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 two 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](http://www.psewtrusts.com) or you can call the Administration Office at the number below.

**SAVE THE DATE**  
**COALITION HEALTH FAIR 2014**  
**SATURDAYS FROM 8AM – 12 NOON**

**Spokane: October 4<sup>th</sup>**  
Red Lion Hotel at the Park  
W. 303 North River Drive  
Spokane, WA 99201

**Bothell: October 25<sup>th</sup>**  
IUOE Local 302 Union Hall  
18701 120<sup>th</sup> Ave NE  
Bothell, WA 98011

**Seattle: November 1<sup>st</sup>**  
IBEW Local 46 Electrician’s Hall  
19802 62<sup>nd</sup> 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.

**Board of Trustees**  
**Puget Sound Electrical Workers Healthcare Trust**

CJ:hkg opeiu#8  
S:\Mailings\Individual Trust Fund Mailings (SMM, Benefit Changes, etc.)\F33\F33-02 - Mailing - 2014 - 07.01 - Medicare Retiree Plan Benefit Changes.docx

Enclosures:

- SMM - External Review of Certain Medical Claim Decisions
- Summary of Benefits and Coverage
- Summary Annual Report