

Puget Sound Electrical Workers Healthcare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

December 1, 2016

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:

Coverage of Transgender Healthcare Services

Effective **January 1, 2017**, the Plan will cover medically necessary transgender healthcare services for Gender Dysphoria (also called Gender Identity Disorder), as generally described below. *For more information on coverage requirements for transgender healthcare services, please contact the Administration Office at (866) 314-4239, option 1. You and/or your service provider(s) should submit information to the Plan for a coverage determination prior to beginning treatment.*

Services covered by the Plan include:

- Counseling
- Hormone Therapy
- Gender reassignment surgery
- Services typically associated with one sex, which may continue to be required after transition
- Prescription drugs (as covered under the Prescription Drug Program of this Plan)

To be eligible for coverage you must:

- Be 18 years of age or older,
- Have a well-documented diagnosis of Gender Dysphoria or Gender Identity Disorder meeting the diagnostic criteria of the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), and
- In the event of gender reassignment surgery, have no medical contraindications and complete specific evaluation and recommendation requirements.

The Plan does not cover services that are considered cosmetic, not medically necessary and/or are otherwise excluded under the Plan. This includes, but is not limited to:

- Rhinoplasty or nose implants
- Face-lifts • Lip enhancement or reduction
- Facial bone reduction or enhancement
- Blepharoplasty (eyelid surgery)
- Breast Augmentation
- Liposuction
- Reduction thyroid chondroplasty (Adam 's Apple reduction)
- Hair removal
- Voice modification surgery or training
- Skin resurfacing
- Travel expenses

Nutritional Therapy/Counseling

Effective **October 1, 2016**, the Plan covers Nutritional Therapy/Counseling as follows:

- Screening and one on one counseling visits with a covered provider for weight loss for children age 6 and older who are considered obese and for adults with a body mass index of 30kg/meter squared or higher.
- One on one office visits with a covered provider to manage diabetes or eating disorders diagnosed by a physician.

Coinsurance Changes

The Trust is pleased to announce the following coinsurance changes for Preferred Providers (in-network) effective **February 1, 2017**:

- The Plan 1 payment level will increase from 80% **to 85%** of the Allowed Amount of covered medical expenses. Your coinsurance level will decrease from 20% to 15% of the Allowed Amount.
- The Plan 2 payment level will increase from 75% **to 80%** of the Allowed Amount of covered medical expenses. Your coinsurance level will decrease from 25% to 20%.

Annual Deductible Changes

Effective **February 1, 2017**, the deductible for Preferred Providers (in-network) will change as follows:

- Plan 1 will decrease from \$500 per person/\$1,000 per family **to \$400 per person/ \$800 per family**.
- Plan 2 will decrease from \$500 per person/\$1,000 per family **to \$400 per person/ \$800 per family**.

Dental Changes

Effective **February 1, 2017** the annual dental benefit will increase from \$2,000 **to \$2,500**.

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.

Board of Trustees

Puget Sound Electrical Workers Healthcare Trust

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