

# Puget Sound Electrical Workers Healthcare Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

December 27, 2018

**TO: All Plan 1 and Plan 2 Participants of the  
Puget Sound Electrical Workers Healthcare Trust**

**RE: Summary of Material Modification**

This notice describes recent benefit improvements the Board of Trustees made to **Plans 1 and 2** of the **Puget Sound Electrical Workers Health Trust**. The benefit improvements are effective for claims incurred on or after **January 1, 2019**. **This information is VERY IMPORTANT to you and your dependents**. Please take the time to read it carefully and keep it with your important paperwork.

## **Decreased Deductible**

The calendar year deductibles for PPO providers for both Plan 1 and Plan 2 are decreased as follows:

	<b><u>Individual</u></b>	<b><u>Family</u></b>
Current	\$400	\$800
Effective January 1, 2019	\$300	\$600

The calendar year deductible for non-PPO providers is unchanged. Calendar year deductibles are separate for PPO and non-PPO providers and are not interchangeable.

Once the deductible amount you (or any other individual family member) pay in the calendar year reaches the individual deductible, no deductible will apply for you (or that family member) for the rest of the calendar year. Once the total deductible amount you pay for two or more family members in a calendar year reaches the family deductible, no deductible will apply for any eligible family member for the rest of the calendar year.

The deductible is waived for the following:

- Treatment of an accidental Injury (as long as treatment begins within 72 hours of the Injury).
- Preventive care provided by a PPO provider.
- Skilled nursing facility care, home health care, and hospice care.
- Foot orthotics.
- Diabetic Education.

## **Increased Coinsurance**

The Plan 1 coinsurance for PPO providers is increased from 85% to 90% of the PPO Allowed Amount. This means for PPO providers, after the deductible is satisfied, you will pay 10% of the Allowed Amount and the Plan will pay 90% of the Allowed Amount. The coinsurance for non-PPO providers (50%) is unchanged.

The Plan 2 coinsurance for PPO providers is increased from 80% to 85% of the PPO Allowed Amount. This means for PPO providers, after the deductible is satisfied, you will pay 15% of the Allowed Amount and the Plan will pay 85% of the Allowed Amount. The coinsurance for non-PPO providers (50%) is unchanged.

For certain services the coinsurance may be different as noted in the Plan Booklet and Summary of Benefits and Coverage.

## **IMPORTANT NOTE ABOUT THE EFFECTIVE DATE**

The Board of Trustees and the Trust's service providers have implemented these benefit improvements to the Plan as quickly as possible to apply to the 2019 Plan Year. However, because of the short implementation timeline, some claims incurred January 1, 2019 and after may be processed under the prior coinsurance and deductibles. If this occurs, the Trust will reprocess the claims in accordance with the benefit improvements and will issue a refund to you or your rendering provider.

Additionally, these benefit improvements to the Plan were made after the Plan's recent Plan Booklet and Summary of Benefits and Coverage were published and mailed. Accordingly, these benefits improvements are not reflected in the Plan Booklet or Summary of Benefits and Coverage. Please keep this Summary of Material Modification with your Plan Booklet for future reference.

If you have questions, you may contact the Administration Office at (866) 314-4239 or (206) 441-4667, option 1 for claims followed by option 1 for medical claims.

Sincerely,

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