

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

December 5, 2017

**TO: All Plan Participants
Northwest Insulation Workers Welfare Trust**

**RE: Annual Out of Pocket Maximums and New Joint Claims Administration –
Changes Effective January 1, 2018**

This is a Summary of Material Modification describing changes adopted by the Board of Trustees. Please be sure that you and your family read this information carefully and keep it with your Plan Booklet.

Annual Out-of-Pocket Maximums

Effective January 1, 2018, the Trustees of the Northwest Insulation Workers Welfare Trust (“the Plan”) have adopted an annual out-of-pocket maximum for covered prescription drugs of **\$2,000** per individual / **\$6,000** per family. Once the prescription out-of-pocket is reached, the Plan will pay 100% of prescription drug claims for the remainder of the year. Copays and coinsurance charges for formulary prescription drugs will apply towards the prescription out-of-pocket maximum.

The medical out-of-pocket maximum will decrease from \$3,000 per individual / \$9,000 per family to **\$2,000** per individual / **\$6,000** per family. Once the medical out-of-pocket is reached, the Plan will pay 100% of medical claims for the remainder of the year. The medical deductible, copays and coinsurance apply towards the medical out-of-pocket maximum.

Joint Claims Administration

The Trustees have selected Welfare & Pension Administration Service, Inc. (WPAS) to process your Medical claims in coordination with Aetna effective January 1, 2018. Aetna will continue to process your prescription drug and dental claims.

Aetna PPO providers have agreed to provide you and your dependents with services and supplies at negotiated discounted rates. These rates reduce the cost to you and the Trust. While you may select any provider or hospital for service and care, Non-PPO services will result in a lesser payment by the Plan. As a result, you will be responsible for a greater share of the cost of the claim.

Please refer to page 2 for Frequently Asked Questions.

New Aetna Identification (ID) Cards

New ID cards will be mailed to you by January 1, 2018. **Please watch your mail for the new cards and begin presenting them for services received on or after January 1, 2018.** If you find errors on your newly issued ID cards or do not receive your cards prior to January 1, 2018, please contact the Administration Office at (844) 811-6789, option 4.

Joint Claims Administration Frequently Asked Questions

1. Who do I call if I have questions about my medical claims?

Instead of calling Aetna, all medical claim related questions can be made directly to the Administration Office, for dates of service January 1, 2018 and later.

(844) 811-6789, option 1 for claims and option 4 for eligibility/enrollment.

2. Who do I call with questions regarding the prescription drug plan or dental benefits?

You should call Aetna:

Aetna Pharmacy Management: 888-792-3862

Aetna RX Home Delivery: 800-227-5720

Aetna Dental: 877-238-6200

3. Who should my provider file health claims with?

Your provider (in-network and out-of-network) will continue to submit your claims to Aetna. Under the Plan, you may file claims for Plan benefits and appeal adverse claim determinations. If your claim is denied in whole or in part, you will receive a written notice of the denial from the Administration Office. The notice will explain the reason for the denial and the appeal procedures available under the Plan.

If you have questions regarding the information outlined in this notice, medical claim status or benefits under the Plan, contact the Administration Office at (844) 811-6789, option 1.

**Administration Office
Northwest Insulation Workers Welfare Trust**

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