

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

November 29 2018

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

RE: Benefit Changes Effective January 1, 2019

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.

The September 2014 Health and Welfare Plan/Summary Plan Description (“Plan/SPD”) was recently amended by the Board of Trustees. The changes described in this Summary of Material Modifications are **effective January 1, 2019.**

- **Weekly Time Loss Benefit.** Welfare & Pension Administration Service, Inc. (WPAS) will replace Aetna as the administrator of your weekly time loss benefits. Also, effective January 1, 2019, the weekly time loss benefit will increase from a maximum of \$200 to a maximum of \$325 per week. You can request time loss benefits by submitting a claim form found on the Trust’s website at www.nwinsulationtrust.com.
- **New Vision PPO.** Vision Service Plan (VSP) will be the new vision carrier for the Plan. For your convenience, a Summary of Benefits is enclosed. It is important that you carefully review the Summary of Benefits, as it contains detailed information about your vision benefits through VSP.

If you have questions, would like more information about your VSP benefits, or to locate a VSP provider, please visit their website at www.vsp.com or call VSP at (800) 877-7195.

If you have questions regarding the information outlined in this notice 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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