

# NORTHWEST PLUMBING AND PIPEFITTING INDUSTRY HEALTH, WELFARE AND VACATION TRUST

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Administered by  
Welfare & Pension Administration Service, Inc.

May 12, 2020

**TO: All Eligible Participants of the  
Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust**

**RE: Transfer Between Retiree Plans – Effective January 1, 2020**

The Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust offers medical benefits for Medicare eligible retirees through two different programs:

- The Trust's traditional retiree medical plan; and
- a subsidized Medicare advantage program offered through VIA Benefits (previously known as OneExchange).

Retirees participate in only one of these programs at a time, and can elect the VIA Benefits option during Medicare's annual open enrollment period each fall. This notice relates to the enrollment rules around changing between these plans.

## **Option to Try Via Benefits, but Opt-Back into Traditional Retiree Plan Within 24 Months**

This fall, Medicare eligible retirees will again have the option of enrolling in a subsidized Medicare advantage plan offered through VIA Benefits (with more information provided in a separate mailing).

Going forward, participants who select an individual Medicare plan through VIA Benefits will still have a one-time option to opt-back into the traditional self-funded Trust Retiree Health Plan. This one-time option to return to the Trust's traditional retiree medical plan, however, must now be made within twenty-four (24) months of choosing a VIA Benefits option. All current retirees who participate in the VIA Benefits program can opt back into the Trust's traditional retiree medical plans through December 31, 2021, regardless of when they originally chose to participate in the VIA Benefits option.

## **Carefully Review Medicare Retiree Plan Options this Fall**

Many retirees have found reasonable and cost-effective coverage, using the Trust's financial subsidy for coverage through VIA Benefits. The Trustees strongly encourage you to evaluate the available options this fall when you receive the annual enrollment notices for your retiree medical program.

If you have questions regarding the contents in this notice, please contact the administration office at (866) 417-4240, ext. 3352.

## **Board of Trustees**

**Northwest Plumbing and Pipefitting Industry Health, Welfare and Vacation Trust**

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