

NORTHWEST PLUMBING AND PIPEFITTING INDUSTRY HEALTH, WELFARE AND VACATION TRUST

2815 2nd Avenue, Suite 300 • P. O. Box 34203 • Seattle, Washington 98124
Phone (866) 417-4240 • Fax (206) 505-9727 • Website www.nwplumberstrust.com

Administered by
Welfare & Pension Administration Service, Inc.

November 30, 2015

**TO: All Eligible Plan Participants and Beneficiaries
Northwest Plumbing and Pipefitting Industry
Health, Welfare and Vacation Trust Fund (“Trust”)**

**Re: Benefit Changes Effective January 1, 2016
And Updated Health Plan Materials**

This is a summary of material modification describing recent changes adopted by the Board of Trustees. Please be sure that you and your family read this carefully and keep it with your Summary Plan Description material.

Prescription Drug Out-of-Pocket Maximum Limit

Effective **January 1, 2016**, the out-of-pocket maximum limit for covered medications on the formulary prescription drug list will change from \$4,600 individual/ \$9,200 family to **\$4,850 individual / \$9,700 family**. There is no change for the medical out-of-pocket limit.

Summary of Benefits and Coverage

Enclosed is an updated Summary of Benefits and Coverage (SBC) from the Trust. **Please note that this SBC reflects changes to the Plan’s Prescription Drug Out-of-Pocket Maximum that are effective January 1, 2016.**

In accordance with the Patient Protection and Affordable Care Act, as amended, the Trust is required to provide a SBC to all participants and beneficiaries. *Please note, the SBC furnished to the participant will be considered provided to dependents unless the Plan has been advised of a different address for dependents.*

A **Uniform Glossary of Terms** has also been published by the government. This document is intended to describe terms commonly used in health insurance coverage, such as “deductible” and “copayment.” Both the SBC and the Uniform Glossary of Terms have been posted to the Trust’s website at www.nwplumberstrust.com or you can call the Administration Office at the number below to request a copy.

Summary Annual Report

To comply with the Department of Labor instructions, the Trust is required to automatically provide the Summary Annual Report (SAR) within nine months after the plan year, or two months after the Form 5500 filing due date.

The SAR is a narrative summary of the IRS Tax Form 5500. The Department of Labor, Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation (PBGC) jointly developed the Form 5500 forms so employee benefit plans could satisfy annual reporting requirements under ERISA and the IRS Code.

Did you know?

The Trust has a dedicated toll free phone number just for the Northwest Plumbing and Pipefitting Health, Welfare and Vacation Trust Fund members. If you need assistance in understanding your benefits please call:

Toll Free No: (866) 417-4240

For information regarding...	Dial option...
Medical claims and benefits	1
Dental claims and benefits	2
Vision claims and benefits	3
Eligibility or verification of hours	4
Vacation balance	5

The Trust also has a dedicated website to provide you with immediate access to your Plan information. The site, located at www.nwplumberstrust.com includes the following Trust related material:

- Forms – Medical, Vacation, Legal Documents, and Notices
- Links to Health Plan Preferred Provider Networks
- Plumbing and Pipefitting Sites, and Other Useful Sites
- HIPPA Privacy Notice and Information

Please review the enclosed information carefully and maintain it with your important records

Sincerely,

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

Enclosure