ILWU-PMA BENEFIT PLANS /

International Longshore & Warehouse Union —
Pacific Maritime Association **www.benefitplans.org**

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ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

March 5, 2025

To: **ILWU Longshore, Ship Clerk, Walking Boss/Foreman, and Watchmen Choice Port Locals in California and Oregon**

From: **Mario Perez, Director of Benefit Plans**

Subject: **HMO Chiropractic SSPD**

The attached SSPD began mailing last week to Kaiser members.

Attachment.

cc: Area Welfare Directors

A copy of this memo can be downloaded at www.benefitplans.org.

MP:ld/opeiu29, afl-cio/MTP_Choice Port Locals in CA & OR_HMO Chiropractic SSPD – 03.05.2025

CHIROPRACTIC BENEFIT

A Supplemental Summary Plan Description
(Effective July 1, 2022)

ELIGIBILITY

All persons with ILWU-PMA Welfare Plan eligibility who are enrolled in Kaiser are eligible for the Chiropractic Benefit under the ILWU-PMA Coastwise Indemnity Plan (CIP).

CHIROPRACTIC BENEFIT

As a Kaiser member, you may seek services from any licensed in-network chiropractor.

Kaiser of California members must receive services from an in-network chiropractor participating in the Chiropractic Health Plan of California (CHPC) Network; medically necessary services will be covered at 100%, with no out-of-pocket costs.

Kaiser Oregon and Washington members must receive services from an in-network chiropractor participating in the First Choice Health Network (FCHN); medically necessary services will be covered at 100%, with no out-of-pocket costs.

For any Kaiser member in the states of California, Oregon, and Washington, if you receive services from a chiropractor who is not an in-network provider in the appropriate network for your state, you will have to pay 100% of the costs, with no coverage provided by the Plan.

Chiropractic Treatment		
Limited to 40 visits per Plan Year (except when the Welfare Plan chiropractic consultant decides additional visits are medically necessary).		
CHOICE PORTS		
Basic Benefit	**PPO: 100% of covered charges**	**Non-PPO: Not Covered**
Medicare Eligibles	**Supplemental Benefit- The difference between the provider's Medicare allowed or limiting charges and the Medicare payment, up to Maximum Allowable Charge (MAC)**	

California Participants:
Network: Chiropractic Health Plan of California (CHPC) Ph: (800) 995-2442 Web: www.chpc.com and click on "ILWU Members"

Oregon and Washington Participants:
Network: First Choice Health Network (FCHN) Ph: (800) 231-6935 Web: www.fchn.com

Treatment for work-incurred conditions covered by state or federal Workers' Compensation laws or employer liability laws is not provided under the Chiropractic Benefit.

The Chiropractic Benefit does not change your health plan's rules requiring you to use health plan facilities and doctors; except for chiropractic care, all medical care must be obtained through your regular health plan.

Office visits are limited by the following:

- In network coverage only
- Limited to 40 visits per Plan Year
- Additional visits will be covered only when they are determined to be medically necessary.

MEDICARE ELIGIBLES

The Chiropractic Benefit is reduced by any amount paid by Medicare. Therefore, if you are eligible for Medicare your claims must be submitted to Medicare first.

HOW TO CLAIM CHIROPRACTIC BENEFITS

All claims for chiropractic benefits for California Locals should be submitted to the Coastwise Claims Office for processing. For Oregon and Washington Locals, claims should be submitted to First Choice Health Network. Payment on Chiropractic Benefit claims will be issued by the ILWU-PMA Coastwise Claims Office. For questions about claims, contact the Coastwise Claims Office at (800) 955-7376.

CLAIMS REVIEW PROCEDURE

Medical claims incurred for chiropractic services are processed by the Welfare Plan's Third Party Administrator, Zenith-American Solutions at (800) 955-7376.

The reviews for medical necessity of chiropractic claims are conducted by the Welfare Plan's Medical Management vendor, Innovative Care Management (ICM) at (866) 275-1014.

Requests for review of a denied Chiropractic Benefit claim should be submitted to the Benefit Plans Office. The Claims Review Procedure is described completely in your Welfare Plan Summary Plan Description.

The information in this booklet is subject to and does not change the provisions of the ILWU-PMA Welfare Plan Agreement or the provisions of the Welfare Plan Summary Plan Description.