

ILWU-PMA BENEFIT PLANS /

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

1188 FRANKLIN STREET • SUITE 101 • SAN FRANCISCO, CALIFORNIA 94109

PHONE (415) 673-8500

FAX (415) 749-1400

ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

November 2, 2023

TO: ILWU Longshore, Ship Clerk and Walking Boss/Foreman Locals
and ILWU Watchmen Locals 26 and 75

FROM: Mario Perez, Director of Benefit Plans

SUBJECT: New Chiropractic Benefits for HMO Enrollees

The attached notice will begin mailing in the coming days to all eligible ILWU-PMA Welfare Plan members to announce Plan changes regarding chiropractic benefits for HMO enrollees.

Attachment

cc: Area Welfare Directors

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

SUMMARY OF MATERIAL MODIFICATIONS

Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

To: All Eligible ILWU-PMA Welfare Plan CIP, HMO, and Medicare Enrollees

Subject: Chiropractic Care for CIP, HMO, and Medicare Enrollees

Effective December 20, 2023, chiropractic care shall be provided to HMO enrollees on the same basis and subject to the same terms as chiropractic coverage under the ILWU-PMA Coastwise Indemnity Plan (CIP), as follows:

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
NON-CHOICE PORTS (NO PPO ACCESS)		
Basic Benefit <i>(refer to the Basic Benefits— Schedule of Allowances)</i>	100% up to the maximum listed in Basic Benefits—Schedule of Allowances per visit or if visiting a PPO provider: 100% of the PPO rate for covered charges.	
Major Medical Benefit <i>(in addition to Basic Benefit)</i>	100% of MAC	

For California, the PPO network is Chiropractic Health Plan of California (CHPC). For Oregon and Washington, the PPO network is First Choice Health Network (FCHN). For additional information about your Chiropractic Benefits, log onto <https://www.benefitplans.org/welfarelit.html>.

Please note that if you are assigned to a Choice Port, services provided by an out-of-network chiropractor will not be covered and you may be responsible for the full balance of billed services. If you are assigned to a Non-Choice Port, you will continue to have access to out-of-network services at 100% up to the maximum listed in the Basic Benefit Schedule of Allowances per visit or, if visiting a PPO provider, 100% of the PPO rate for covered charges.

If you are eligible for Medicare, the Chiropractic Benefit is reduced by any amount paid by Medicare. Therefore, if you are eligible for Medicare, you must submit your claim to Medicare first. When you receive an Explanation of Medicare Benefits (EOMB), attach it to a Chiropractic Benefit Claim Form and mail to the Coastwise Claims Office at the address indicated on the claim form.

Chiropractic benefits will continue to be subject to all Plan terms and exclusions.

If you have any questions about the changes described in this SMM, the Plan, the SPD or the SSPD, please contact the BPO at 415-673-8500.