

ILWU-PMA BENEFIT PLANS /

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ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

October 14, 2015

To: ILWU Longshore, Ship Clerk, Walking Boss/Foreman, and Watchmen Locals
From: Mario Perez, Manager, Welfare Plans
Subject: **ILWU-PMA Memorandum of Understanding (MOU) Clarification on Service Exclusion**

Attached are copies of letters being mailed to participants this week regarding clarification of the MOU Service Exclusion letter that had been mailed recently.

Enclosures

cc: Area Welfare Directors

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

MP:sc/opeiu29afficio/MTP-ServExclClarification-101415

ILWU-PMA Pension Plan
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ILWU-PMA Watchmen Pension Plan

October 2015

To: All ILWU-PMA Welfare Plan Members

Subject: Clarification on the July 1, 2014 Memorandum of Understanding - Service Exclusion

This notice is to clarify the recent mailing regarding Service Exclusions. Please note the following: **NO MEMBERS (ACTIVES AND RETIREES) OR ANY MEMBER'S DEPENDENTS ARE LOSING THEIR COVERAGE THROUGH THE ILWU-PMA WELFARE PLAN.** The Service Exclusion means that if your relative (who happens to be a doctor, chiropractor, or other provider of medical services) provides medical services to you or your dependents, the cost of the medical services will not be covered by the ILWU-PMA Welfare Plan. This service exclusion does not apply to dental and Vision Service Plan (VSP) providers of service.

Example 1:

Your spouse is a chiropractor. Chiropractic services provided to you or any of your dependents by your spouse will not be covered by the ILWU-PMA Welfare Plan.

Example 2:

Your son or daughter-in-law is a surgeon at a local hospital. Any surgical services your son or daughter-in-law may provide to you or any of your dependents will not be covered by the ILWU-PMA Welfare Plan. You or your dependents would be covered for services provided by other providers (who you are not related to) located at the hospital, but not for treatment provided by your son or daughter-in-law.

Example 3:

Your father is a dentist. Because this exclusion does not apply to the dental program, the dental services provided by your father will be covered.

Example 4:

Your daughter is a Vision Service Plan provider. Because this exclusion does not apply to the vision program, the vision services provided by your daughter will be covered.

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Below is the information sent in the previous notice:

The recently ratified July 1, 2014 Memorandum of Understanding (MOU) between the ILWU and PMA provides that items or services (excluding dental) provided to a Plan recipient by relatives (by blood, marriage, or legal adoption) or by people ordinarily residing in the member's household shall not be covered. This exclusion applies effective immediately to all ILWU-PMA Welfare Plan programs with the exception of the Plan's dental and vision programs. If you have any questions about this service exclusion, please contact the ILWU-PMA Benefit Plans Office at 415-673-8500.

The next revised *Supplemental Summary Plan Descriptions* will reflect this clarification.

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

cc: Area Welfare Directors

III Welfare #9 MOU