

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 29, 2019

To: ILWU Oregon Locals 04, 08, 12, 21, 40, 50, 53, 92
ILWU Washington Locals 07, 19, 23, 24, 25, 27, 32, 47, 51, 52, 98

From: Mario Perez, Director of Benefit Plans

Subject: ILWU-PMA Coastwise Indemnity Plan – Updated First Choice Health Network Identification Cards and New Nationwide Network

The attached letter will be sent out to accompany updated Coastwise Indemnity Plan First Choice Health Network Identification cards. First Choice members now have access to a nationwide network with expanded states covered under First Choice Health Network, and all additional states covered through the First Health Network. Participants should be advised to discard their old cards.

Enclosure

cc: Andrea Stevenson, Area Welfare Director
Martha Hendricks, Area Welfare Director

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

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To: Coastwise Indemnity Plan Non-Medicare Enrollees Assigned to an Oregon or Washington Port

Effective April 1, 2019, you will now have PPO access nationwide.

Under the Coastwise Indemnity Plan, you have your choice of any health care provider (e.g., doctors, hospitals, or facilities) as long as they are considered a Provider of Service under the Plan. Currently, First Choice Health Network is the preferred provider organization (“PPO”) network for services provided in Oregon, Washington, Idaho, and Alaska. If your health care provider is in any of these states and is contracted with the First Choice Health Network, the Plan will pay the fee that your provider negotiated with First Choice Health Network for covered medical services and you will have no out-of-pocket expense for those services. The First Choice Health Network will now include providers in the states of Montana, North Dakota, South Dakota, and Wyoming. **In addition, the First Health Network will also be available to you for covered medical services rendered in any other state not previously mentioned.** This means you will now have access to PPO providers available in all 50 states.

The ILWU-PMA Welfare Plan is issuing updated member identification cards for members assigned to an Oregon or Washington port who are not eligible for Medicare and who are enrolled in the Coastwise Indemnity Plan. **The new cards will be the color beige. It is important you discard your previously-issued white Coastwise Indemnity Plan cards.**

For Choice Port participants, if you choose to receive covered services from a non-PPO provider other than emergency or urgent care services, the Plan will cover 100% of the Basic Benefit Allowance (per the Schedule of Allowances listed in the SSPD) for that service, and you will be responsible for an annual Major Medical Deductible of \$100 per family member, not to exceed \$300 per family annually, and 20% of the Maximum Allowable Charge (MAC) for the covered service, not to exceed \$1,000 per family annually. You may also be responsible for any balance billing charged by your chosen non-PPO provider in excess of the Maximum Allowable Charge. Please refer to the ILWU-PMA Coastwise Indemnity Plan Supplemental Summary Plan Description (“SSPD”) for detailed information about the Plan’s benefits, limitations and exclusions.

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For Non-Choice participants, if you choose to receive covered services from a non-PPO provider other than emergency or urgent care services, the Plan will cover 100% of the Basic Benefit Allowance (per the Schedule of Allowances listed in the SSPD) and then 100% of the Maximum Allowable Charge for the covered service. You may be responsible for any balance billing charged by your chosen non-PPO provider in excess of the Maximum Allowable Charge. Please refer to the ILWU-PMA Coastwise Indemnity Plan Supplemental Summary Plan Description (“SSPD”) for detailed information about the Plan’s benefits, limitations and exclusions.

The new cards do not change the terms of the SSPD in any way, and all claims should continue to be sent to First Choice Health Network at the address on your identification card.

If you have any questions regarding your new member identification card or your benefits, please refer to your SSPD and/or call the Benefit Plans Office at (415) 673-8500.

Please discard your old Coastwise Indemnity Plan identification card(s).