

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

April 23, 2019

To: ILWU Northern California Locals 10, 14, 18, 34, 34A, 54, 75, 91
ILWU Southern California Locals 13, 26, 29, 46, 63, 94

From: Mario Perez, Director of Benefit Plans

Subject: ILWU-PMA Coastwise Indemnity Plan – Updated BlueCard Network Identification Cards and Nationwide Network for Non-Medicare Members

The attached letter was sent out at the end of March to out-of-state Retirees who are not yet eligible for Medicare, or who have an enrolled dependent who is not yet eligible for Medicare. Out-of-state retirees now have access to the nationwide BlueCard network. The letter was sent to accompany updated identification cards. Participants should be advised to discard their old cards.

Enclosure

cc: Sam Alvarado, Area Welfare Director
Joe Cabrales, Area Welfare Director

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

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March 2019

To: Coastwise Indemnity Plan Non-Medicare Enrollees Assigned to a California Port Residing Outside of California

Effective March 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, Blue Shield of California is the preferred provider organization ("PPO") network for services provided in California (except chiropractic services, which uses the Chiropractic Health Plan of California, or CHPC, PPO network). If your health care provider is in California and is contracted with the Blue Shield of California network, the Plan will pay the fee that your provider negotiated with Blue Shield of California for covered medical services and you will have no out-of-pocket expense for those covered services. The BlueCard PPO network will now be available to you for covered medical services rendered outside of California. 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 pensioners assigned to a California port who reside outside of California, are not eligible for Medicare and who are enrolled in the Coastwise Indemnity Plan. All other members assigned to a California port were previously provided updated identification 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 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.

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 (MAC) 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. However, any claims for services rendered outside of California by a BlueCard PPO provider should now be sent to the local BlueCard network for processing. Present your new identification card to your providers so that they know how to do this.

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).