

If you are already eligible, but are changing medical plans during the May Annual Enrollment period, your coverage under the new plan begins July 1. If you are changing medical plans during the Plan Year, your coverage under the new plan will begin as soon as possible following receipt of your request in the benefit plans office.

If you are a retiree moving to a new area, your coverage under the new medical plan will coincide as nearly as possible with your move.

BENEFITS

Benefits under both medical plans include, but are not limited to, hospital, medical and surgical benefits, prescription drugs and vision care. You will be furnished with a Supplemental Summary Plan Description for the medical plan you choose. If you wish to examine plan descriptions before making your choice, they are available upon request at the Locals, the Benefit Plan office or your Area Welfare Director.

The Kaiser Plan is a group practice plan which provides all member services (except emergency services and authorized referrals) at its own facilities.

The ILWU-PMA Coastwise Indemnity Plan is a self-funded indemnity plan which allows you to obtain services from any licensed doctor or hospital. Claims are filed for reimbursement according to a Schedule of Allowances under Basic Benefits, and, in addition, under Major Medical Benefits. By selecting a Doctor, Hospital, or other provider that is a participant in the Preferred Provider Organization (PPO) you are guaranteed the maximum benefit, generally 100% of the PPO charge, for covered services.