

# **Southern California Lumber Industry Welfare Fund**

Established Jointly by Employers and Local Unions

Telephone (562) 463-5080 ♦ (800) 824-4427 ♦ Facsimile (562) 463-5894

September 2014

## **SUMMARY OF MATERIAL MODIFICATIONS SELECT CHOICE PLAN**

The purpose of this notice is to advise you of changes to your prescription drug coverage through the Southern California Lumber Industry Welfare Fund effective January 1, 2015.

### **INDEMNITY MEDICAL PLAN**

Effective January 1, 2015, the combined annual out-of-pocket PPO maximum will increase to \$6,600 per person, or \$13,200 per family. This combined out-of-pocket maximum applies to both medical and prescription drug out-of-pocket expenses. As long as you are using PPO providers for your medical care and obtaining your prescription drugs from an Optum Rx provider, the maximum out-of-pocket you will pay for all combined services will be \$6,600 per person, or \$13,200 per family. Please remember, however, there is no limit on your out-of-pocket expenses when using a Non-PPO provider. Additionally, dental and vision benefits are separate and not considered for purposes of the annual out-of-pocket limit. The out-of-pocket maximums may change as they are subject to the Affordable Care Act and the health care index.

Be aware that certain expenses do not count towards the annual out-of-pocket maximum for a medical and prescription drug purchases. These include premiums, balance billed charges, services that this plan does not cover, and payments to Non-PPO providers, or any contributions that you may be required to make pursuant to a current CBA.

This change to your benefits is being made to assure that the benefits available through the Fund meet or exceed the minimum essential benefits and minimum value requirements of the Patient Protection and Affordable Care Act (PPACA), the healthcare reform law. This Summary of Material Modifications notes changes to the benefits set forth in the Fund's Summary Plan Description (SPD) effective October 1, 2009, and the Summary of Benefits and Coverage (SBC) effective January 1, 2013 (Indemnity Medical plan) and September 1, 2013 (Kaiser Permanente and Aetna).

### **Questions?**

Questions regarding these changes can be directed to the Administrative Office at (800)824-4427. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

For questions about your rights, this notice, or assistance, you can contact: (800)824-4427.

SPANISH (Español): Para obtener asistencia en Español, llame al (800)824-4427.

CHINESE (中文): 如果需要中文的帮助, 请拨打这个号码 (800)824-4427.