

# Alaska United Food and Commercial Workers Trust Funds

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Administered by  
Welfare & Pension Administration Service, Inc.

November 14, 2017

**To: All Active Eligible Plan Participants  
Alaska United Food and Commercial Workers Health and Welfare Trust**

**Re: Summary of Material Modification – Benefit Changes Effective January 1, 2018**

*Important Information: Please be sure you and your family read this notice carefully and keep it with your benefit booklet or important insurance papers for future reference.*

This notice should be considered an insert to your current Summary Plan Description and Plan Document.

## **Overall Prescription Drug Out-of-Pocket Maximum**

Effective January 1, 2018 the Prescription Drug Out-of-Pocket Maximum benefit limit will increase in order to comply with the revised 2018 Affordable Care Act (ACA) limits. The in-network Prescription Drug Out-of-Pocket Maximum will change from \$2,650 individual / \$5,300 family **to \$2,850 individual / \$5,700 family.**

The in-network Medical Out-of-Pocket Maximum will remain the same at \$4,500 individual / \$9,000 family.

The Plan's overall Out-of-Pocket Maximum is set at the limit allowed by the ACA, and will adjust annually. For 2018, the ACA Maximum out-of-pocket limit is \$7,350 individual / \$14,700 family. The Plans' combined Medical and Prescription Drug Out-of-Pocket Maximums are equal to the ACA limit.

If you have any questions concerning this notice, please contact the Administration Office at (800) 478-8329, option 1.

Sincerely,

**Board of Trustees  
Alaska United Food and Commercial Workers Health and Welfare Trust**