

Alaska United Food and Commercial Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

November 5, 2020

**TO: All Eligible Participants of the
Alaska United Food and Commercial Workers Health and Welfare Trust**

**RE: Prescription Out-of-Pocket Maximum Limit, Acupuncture and Massage Therapy,
Missed Appointment Fee**

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

Overall Prescription Drug Out-of-Pocket Maximum

Effective January 1, 2021, the Prescription Drug Out-of-Pocket Maximum benefit limit will increase in order to comply with the revised 2021 Affordable Care Act (ACA) limits. The in-network Prescription Drug Out-of-Pocket Maximum will change from \$3,650 individual / \$7,300 family to **\$4,050 individual / \$8,100 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 2021, the ACA Maximum Out-of-Pocket limit is \$8,550 individual / \$17,100 family. The Plans' combined Medical and Prescription Drug Out-of-Pocket Maximums are equal to the ACA limit.

Alternative Treatment

This will clarify that acupuncture and massage therapy benefits are covered if medical necessity is established and services are performed by a covered provider acting within the scope of their license. Benefits are subject to all other limitations and plan provisions.

Missed Appointment (No Show) Fee

As described on page 45 of the current Summary Plan Description, the Trust does not cover charges for missed appointments. The Coalition Health Centers in Anchorage and Fairbanks have established a \$75 charge for missed appointments. Any charge for a missed appointment will not be covered by the Plan.

If you have questions regarding the changes described in this notice, contact the Administration Office at (800) 478-8329, option 1.

Sincerely,

Board of Trustees

Alaska United Food and Commercial Workers Health and Welfare Trust