

Alaska United Food and Commercial Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

February 3, 2022

**TO: All Medicare Eligible Plan Participants
Alaska United Food and Commercial Workers Health and Welfare Trust**

RE: Change to HRA Funding Frequency – Effective January 1, 2022

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 this notice carefully and keep it with your benefit booklet for future reference.

The Alaska United Food and Commercial Workers Health and Welfare Trust (the “Trust”) provides access to Individual insurance coverage for Medicare eligible Retirees and dependents through Via Benefits (formerly OneExchange). To help offset the cost of that Individual coverage, the Trust provides premium assistance through a monthly allocation into a Health Reimbursement Account (HRA).

Effective January 1, 2022, the Trust will change from a monthly HRA contribution to an annual HRA contribution. Participants enrolled as of January 1, 2022, will receive a full year’s worth of HRA allocation in January to be used throughout the year. Participants who enroll after January 1st will have their allocation prorated based on the number of months left in the year once the Medicare coverage starts.

Currently, the Trust provides an allocation equal to 50% of the participant’s medical and drug premiums up to a maximum of \$100, \$85, or \$75 per month, depending on the years of service. Beginning January 2022, your allocation will no longer be made “Monthly”, but once “Annually” at the indicated amount. For example;

Years of Service	Maximum HRA Subsidy (Monthly)	Maximum HRA Subsidy (Annually)
25+ years	\$100	\$1,200
20 – 24 years	\$85	\$1,020
15 – 19 years	\$75	\$900

If you have questions regarding the changes described in this notice, please contact the Administration Office at (800) 478-8329 extension 3352.

Board of Trustees

Alaska United Food and Commercial Workers Health and Welfare Trust

Important Reminder - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.