

Alaska United Food and Commercial Workers Health and Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

June 8, 2022

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

**RE: Changes to Vision Eligibility Requirements
and Medical Coordination of Benefits – Effective April 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 Board of Trustees of the Alaska United Food and Commercial Workers Health and Welfare Trust (the “Plan”) has made the following changes to the Plan:

Vision Eligibility Requirements

Effective April 1, 2022, plan participants will **qualify for Vision benefits after 25 months of eligibility**, at the same time they qualify for Dental benefits. Prior to this change, 49 months of eligibility were required before qualifying for vision benefits.

Medical Coordination of Benefits

Effective April 1, 2022, the Plan adopted changes to how the Plan provides benefits as secondary payer for participants, eligible spouses, and dependent children.

When a covered dependent has other primary insurance and this Plan is a secondary payer, this Plan will pay an amount that when added to the Primary plan’s payment does not exceed 100% of covered medical expenses. Prior to this change, when this Plan was the secondary payer, this Plan would calculate what it would have paid if primary and subtract the primary plan’s payment to determine this Plan’s payment. For example, if this Plan would have paid 80%, and the primary plan paid 80%, no additional payment would have been made by this Plan.

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

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.