

ILWU-PMA BENEFIT PLANS /

International Longshore & Warehouse Union —
Pacific Maritime Association **www.benefitplans.org**

1188 FRANKLIN STREET • SUITE 101 • SAN FRANCISCO, CALIFORNIA 94109

PHONE (415) 673-8500

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ILWU-PMA Pension Plan
ILWU-PMA Welfare Plan

ILWU-PMA Watchmen Pension Plan

September 23, 2015

To: ILWU Longshore, Ship Clerk, Walking Boss/Foreman, and Watchmen
Locals

From: Mario Perez, Manager, Welfare Plans

Subject: ILWU-PMA Memorandum of Understanding (MOU) Mailings

Attached are copies of the letters being mailed to participants this week regarding the implementation of the MOU benefits and policy changes.

Enclosures

cc: Area Welfare Directors

A copy of this memo can be downloaded at www.benefitplans.org

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SUMMARY OF MATERIAL MODIFICATIONS

Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

To: All Eligible ILWU-PMA Coastwise Indemnity Plan Enrollees


Subject: Foot Appliances and Required Castings

Effective September 1, 2014, medically necessary foot appliances and required castings will be a covered benefit when prescribed by a Podiatrist and will be limited to no more than \$400 per year, per eligible enrollee. This means all claims retroactive to September 1, 2014 will be processed and paid per the plans normal rules regarding coverage and eligibility.

The benefit will be administered by the ILWU-PMA Coastwise Claims Office, as are your other medical benefits. For services incurred on or after September 1, 2014, please submit or have your provider submit your itemized receipts or claims accordingly for processing. If you have any questions about the foot appliance and required castings benefit, please call the ILWU-PMA Benefit Plans Office at 415-673-8500.

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Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

To: All Eligible ILWU-PMA Coastwise Indemnity Plan Enrollees


Subject: Multifocal Lens Implants

Effective September 1, 2014, Multifocal Lens Implants will be a covered benefit. The implant benefit will be covered for cataract surgeries only. This means all claims incurred retroactive to September 1, 2014 will be processed and paid per the Plan's normal rules regarding coverage and eligibility.

The benefit will be administered by the ILWU-PMA Coastwise Claims Office as are your other medical benefits. For services incurred on or after September 1, 2014, please submit or have your provider submit your itemized receipts or claims accordingly for processing. If you have any questions about the multifocal lens implant benefits, please call the ILWU-PMA Benefit Plans Office at 415-673-8500.

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Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

To: All Eligible Vision Service Plan (VSP) Enrollees


Subject: High Index Eye Glass Lenses

Effective September 1, 2014, High Index eye glass lenses will be covered under the Vision Service Plan (VSP); limited to one (1) set of lenses per year. This means all claims incurred for High Index eye glass lenses retroactive to September 1, 2014, will be processed and paid per the plan's normal rules regarding eligibility.

The Vision Service Plan (VSP) covers Active and Retired Longshoremen and their qualified Survivors and Dependents who are eligible for ILWU-PMA Welfare Plan hospital-medical-surgical benefits through the ILWU-PMA Coastwise Indemnity Plan. For services on or after September 1, 2014, please submit your itemized receipts to VSP for processing. If you have any questions regarding high index eye glass lens benefits, please contact the ILWU-PMA Benefit Plans Office at 415-673-8500.

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Important Notice Regarding Your ILWU-PMA Welfare Plan coverage

To: Non-Medicare Eligible Coastwise Indemnity Plan Enrollees

Subject: ILWU-PMA Coastwise Indemnity Plan - Ambulatory Surgery Centers

Effective November 11, 2015, services provided at Non-Preferred Provider Organization (PPO) Ambulatory Surgery Centers (ASCs) to non-Medicare eligible Coastwise Indemnity Plan enrollees will only be covered if referred by an in-network provider and shall be covered at 100% of the Maximum Allowable Charge (MAC).

What is an Ambulatory Surgery Center:

Ambulatory Surgery Centers (known as ASCs) are licensed Medicare-approved healthcare facilities focused on providing same-day surgical care, including diagnostic and preventive procedures.

What Ambulatory Surgery Centers are not:

Ambulatory Surgery Centers (ASCs) are not rural health clinics, urgent care centers or ambulatory care centers that provide diagnostic or primary health care services. ASCs treat ONLY patients who have already seen a health care provider and selected surgery as the appropriate treatment for their condition. In addition, these facilities may perform non-surgical procedures such as colonoscopies. ASCs are NOT physicians' offices either. All ASCs must have at least one dedicated operating room and the equipment needed to perform surgery safely and ensure quality patient care.

Following are examples of how your ASC claim may be processed under the ILWU-PMA Coastwise Indemnity Plan;

Example One:

Your CIP in-network PPO provider refers you to a non-PPO network ASC. Since you were referred to a non-PPO ASC by a PPO provider, your claim for the PPO provider's service(s) will be paid at the PPO contracted rate and the claim you incurred at the non-PPO ASC will be covered at 100% of the Maximum Allowable Charge (MAC) after the maximum Basic Plan benefits have been paid.

. . . (over)

Example Two:

Your referring provider, who is **not** an in-network PPO provider, refers you to a **non-PPO network** ASC. Since you were referred to a non-PPO ASC by a non-PPO provider, your claim for the non-PPO doctor's service(s) will be covered at 80% of the Maximum Allowable Charge (MAC) after the maximum Basic Plan benefits have been paid and any applicable annual deductible has been satisfied. The charge for the ASC will not be covered and you will be responsible for the total charges.

Example Three:

Your provider, who is **not** a Preferred Provider Organization (PPO), refers you to a **PPO network** ASC. In this example the claim for the non-PPO provider who referred you would be covered at 80% of the Maximum Allowable Charge (MAC) after the maximum Basic Plan benefits have been paid and any applicable annual deductible has been satisfied. The PPO network ASC claim would be covered at 100% the PPO contracted rate.

Example Four:

Your **in-network** PPO provider refers you to a **PPO network** ASC. Both the PPO provider who referred you and the PPO network ASC claim would be covered at 100% of the PPO contracted rate.

If you have any question regarding coverage for benefits provided by ambulatory surgery centers, please contact the ILWU-PMA Benefit Plans Office at 415-673-8500.

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To: All Eligible ILWU-PMA Coastwise Indemnity Plan Enrollees in Choice Ports
without Medicare

**Subject: July 1, 2014 Memorandum of Understanding -
California Preferred Provider Organization (PPO)
Blue Shield of California - BlueCard Program**

The recently ratified July 1, 2014 Memorandum of Understanding (MOU) between the ILWU and PMA provides that eligible members of the active workforce, pre-Medicare retirees and dependents and pre-Medicare survivors who have ILWU-PMA Coastwise Indemnity Plan coverage will have access to the national BlueCard Program effective January 1, 2016. The BlueCard Program, a national PPO Network, allows you and your family PPO access (In Network) to covered medical services outside of California.

A new identification (ID) card will be mailed to eligible members at their address of record prior to January 1, 2016. The ID Card will reflect the BlueCard PPO network suitcase logo and information on how to find a BlueCard provider outside California.

If members access covered medical services outside of California their Coastwise Indemnity Plan benefits and features will remain unchanged - as long as they use a BlueCard preferred provider; covered services remain at 100% of PPO rates.

Chiropractic benefits for non-Medicare Eligibles remain the same - they will be paid at 100% if the services are performed by a Chiropractic Health Plan of CA (CHPC) chiropractor. There will be NO benefits if the chiropractic services are performed by a non-CHPC provider.

A copy of this memo can be downloaded at www.benefitplans.org

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Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

To: Registered Active Employees

Subject: Disability Credits for a Certified Nonindustrial Injury Or Illness Disability

Effective September 1, 2014, when a registered Active Employee has exhausted the three (3) years maximum period of nonindustrial injury or illness welfare eligibility, the employee's medical evidence that certifies his/her disability for the period claimed will be submitted to Innovative Care Management (ICM) for an independent certification for the fourth and/or fifth year of disability. Such medical evidence must include a doctor's report or a report from a health care practitioner licensed to make disability findings. As with disability during the first three years, documentation should be submitted to the Benefit Plans Office who will coordinate the review with ICM.

If a registered Active Employee exhausts the five year maximum period of eligibility, he/she must re-establish Welfare eligibility only by working, or being otherwise credited with the hours required for an Annual or Mid-year Review. If you have any questions regarding disability credits for a certified nonindustrial injury or illness disability, please contact the ILWU-PMA Benefit Plans Office at 415-673-8500.

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To: All ILWU-PMA Welfare Plan Members

Subject: July 1, 2014 Memorandum of Understanding - Service Exclusion

The recently ratified July 1, 2014 Memorandum of Understanding (MOU) between the ILWU and PMA provides that items or services (excluding dental) provided to a Plan recipient by relatives (by blood, marriage, or legal adoption) or by people ordinarily residing in the member's household shall not be covered. This exclusion applies effective immediately to all ILWU-PMA Welfare Plan programs with the exception of the Plan's dental and vision programs. If you have any questions about this service exclusion, please contact the ILWU-PMA Benefit Plans Office at 415-673-8500.

The next revised *Supplemental Summary Plan Descriptions* will reflect this clarification.

A copy of this memo can be downloaded at www.benefitplans.org