

Alaska Pipe Trades Association - U.A. Local No. 375 Health and Security Trust Fund

December 6, 2024

TO: All Active Employees of the Alaska Pipe Trades UA Local 375 Health and Welfare Trust Fund

PARTICIPANT NOTICE ABOUT PLAN MODIFICATIONS

This Notice and Summary of Material Modification advises you of certain material modifications that have been made to the Alaska Pipe Trades UA Local 375 Health and Welfare Trust Fund's ("Trust") health benefit plan ("Plan"). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully and keep it with your summary plan description book.

New Initial Eligibility

Effective for hours worked on or after January 1, 2025, the Trust is changing the Plan's initial eligibility provision as follows:

New participants will become covered beginning with the first day of the second calendar month following an accumulation of **135** hours in your Hour Bank. (Previously, the Plan required 540 initial hours to obtain initial eligibility.)

Participants who are not yet eligible and who earn 135 or more hours in their Hour Bank after January 1, 2025, will be eligible for coverage March 1, 2025. Additionally, participants who have 135 or more hours in their Hour Bank as of January 1, 2025 and who have not satisfied initial eligibility, will be eligible for coverage March 1, 2025.

The Plan will continue to require a deduction of 135 hours from your Hour Bank to maintain coverage and the Hour Bank maximum will remain unchanged at 675 hours.

New COBRA and Associate Rates

Effective January 1, 2025, the Plan is increasing its COBRA Continuation Coverage and Associate rates to the following:

Plan 1 (Medical/RX, Dental & Vision): \$2,032.00
Plan 2 (Medical/RX only): \$1,957.00

The Medicare and non-Medicare retiree rates are remaining unchanged at this time.

Pacific Health Coalition Clinics

Effective January 1, 2025, the Board of Trustees has approved access to the Coalition Clinics. There are three locations as follows:

- **Anchorage:** 701 East Tudor Road - (907) 264-1370
Hours of operation:
By Appointment: Monday - Friday: 7:30 a.m. - 6:30 p.m.
Walk-in Appointments: Monday - Friday: 8:30 a.m. - 4:30 p.m.
- **Fairbanks:** 575 Riverstone Way, #3 - (907) 450-3300
Hours of operation:

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By Appointment: Monday - Friday: 7:30 a.m. – 6:30 p.m.

Walk-in Appointments: Monday - Friday: 8:30 a.m. - 4:30 p.m.

- **Mat-Su:** 1700 East Bogard Road, Building A, Suite 103 – (907) 206-4601
Hours of operation:
By Appointment: Monday - Friday: 8:00 a.m. – 5:00 p.m.
Walk-in Appointments: Monday - Friday: 8:30 a.m. - 4:30 p.m.

You can also visit www.coalitionhealthcenter.com or call the numbers listed for each clinic.

The clinics are prepared to treat the following:

- Treatment for common non-work-related injuries and acute/episodic illnesses, including symptom relief, diagnostic tests, laboratory services, care coordination, and specialist referrals
- Preventive care services, including wellness visits, physicals, immunizations, flu shots, and lab tests.
- Prescription medication dispensary
- Chronic condition management
- Participant eligibility is confirmed prior to visits.
- Example procedures include skin tags, toenails, biopsy, inflammation relief, injections, IUD placement/removal, pulmonary function test, audiogram, ear irrigation, nebulizer treatment, cryosurgery.

There is no copay or coinsurance for preventative care visits to the clinics. There is a \$25 copay for non-preventative care visits. There is a \$75 no-show fee for cancellations of less than 24-hours.

No additional fees are collected from the patient. The health plan pays for the patient encounters, procedures, and professional services via a list bill, rather than through per claim adjudication. No COB is applied, and no Medicare patients are treated at the clinics.

Please contact the Trust's Administration Office, BeneSys, at (800) 811-8851, if you have any questions regarding this notice.

Sincerely,

Board of Trustees

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