

# ***IBU of the Pacific National Health Benefit Trust***

October 2024

## **SUMMARY OF MATERIAL MODIFICATIONS**

**This notice describes important changes to the Inlandboatmen’s Union of the Pacific National Health Benefit Trust (“Trust”) PPO Plan (“Plan”) and Summary Plan Description dated January 1, 2024 (“SPD”). Please keep this notice with your SPD booklet and other Trust records. This Summary of Material Modifications provides information concerning a change to the PPO Plan. If you cannot locate your January 1, 2024, PPO Plan SPD, call the Trust Office at (800) 547-4457 or email [ibu@benesys.com](mailto:ibu@benesys.com) and request a copy.**

### **Vision Benefits**

Effective January 1, 2025, vision coverage will be provided through VSP for participants enrolled in the Premera PPO Plan. When using a VSP provider, your benefits will include:

- An annual vision exam, subject to a \$10 copay
- Annual frames and lenses with a \$25 copay and \$200 retail frame allowance
- Annual contact lens allowance of \$200 in lieu of glasses
- Annual ready-made non-prescription sunglasses allowance of \$200 in lieu of prescription glasses or contacts
- Standard progressives are covered in full
- UV and scratch coating are covered in full

When using a provider who is not in the VSP network, you will be reimbursed your costs up to \$45 for an annual vision exam, up to \$70 for frames, and up to \$30 for single vision lenses.

A more detailed summary of your vision benefits is attached. You may contact VSP at 800.877.7195 or [www.vsp.com](http://www.vsp.com).

For vision expenses incurred through December 31, 2024, you must submit a claim form to the Trust Office within 12 months of the date of service.

Participants in a Kaiser HMO or HMSA plan have vision benefits provided by that plan; please contact them for details of coverage.

Effective January 1, 2025, with any claims processed through VSP, you must submit a manual claim for any Supplemental benefit reimbursement for vision expenses.

### **Questions?**

If you have questions about these changes, please contact the Trust Office at the number below.

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*This Summary of Material Modifications (SMM) is intended to satisfy the requirement for issuance of an SMM. You should take the time to read this SMM carefully and add it to your most recent Summary Plan Description (published January 1, 2024, with subsequent SMMs, the “SPD”). The Plan documents should be read together for a complete description of your Plan benefits. While we have*

*tried to make this notice as complete and accurate as possible, it does not restate the existing terms and provisions of the SPD other than the terms and provisions it is modifying. If any conflict arises between this notice and the terms of the SPD (other than with respect to the terms and provisions this notice is modifying) or if any point is not discussed in this notice or is only partially discussed, the terms of the SPD will govern in all cases.*