

Northwest Roofers & Employers Health & Security Trust Fund

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Administered by
Welfare & Pension Administration Service, Inc.

May 22, 2018

TO: All Active Employees and Eligible Dependents of the Northwest Roofers & Employers Health & Security Trust Fund

RE: Subsidized Plan Self-Payment Option

This Participant Notice will advise you of certain material modifications that have been made to the Northwest Roofers & Employers Health & Security Trust Fund with regard to employee self-payment and continuation of coverage options. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully and keep it with your important paperwork.

In 2013, the Trustees took action to create an additional self-payment option for participants who meet certain eligibility conditions. These conditions include:

- To qualify for the Subsidized Plan option, you must have had at least three (3) consecutive months of Trust eligibility (based on employer contributions / dollar bank) immediately prior to the first month that you have no coverage.
- The Subsidized Plan option will be available for three (3) months. Only one Subsidized Plan option, for up to three months, will be available per calendar year.
- The rate for the Subsidized Plan coverage will be approximately one half of the rate for the COBRA, full family coverage. The Subsidized Plan self-payment rate is currently \$463.00 per month. (Note: this rate may change at the discretion of the Trustees.)
- If you select the Subsidized Plan option, your first payment must be postmarked by the 10th of the month immediately following the last month of eligibility.
- If a participant elects the Subsidized Plan option, the regular COBRA continuation of coverage option will be available for up to 18 months (possibly longer for certain disabled participants) immediately following the period of Subsidized Plan coverage.

This notice is to inform you that the Trustees have taken action to increase the Subsidized Plan self-payment option from three (3) months to four (4) months effective for participants whose first self-payment coverage month was April 1, 2018 or later. All other Subsidized Plan eligibility conditions will remain the same.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administration Office at 206-441-7574, ext. 3343 or toll free at 800-732-1121, ext. 3343.

Board of Trustees

Northwest Roofers & Employers Health & Security Trust Fund

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administration Office.