

Northwest Roofers & Employers Health & Security Trust Fund

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Administered by
Welfare & Pension Administration Service, Inc.

July 8, 2022

**TO: All Eligible Plan Participants and Dependents of the
Northwest Roofers & Employers Health & Security Trust Fund**

RE: Summary of Benefits Error

During a recent review of the Northwest Roofers and Employers Health and Security Trust Fund 2018 Summary of Benefits two errors were discovered and are explained below.

Major Medical Out-of-Pocket Maximum:

On page 10 and page 34 in the Plan Document Booklet the Annual Out-of-Pocket Maximum was mistakenly listed as \$4,000 maximum per family for PPO Providers or \$10,000 maximum per person for Non-PPO Providers. The correct description of the benefit is: \$2,000 per person for PPO Providers or \$4,000 per person for non-PPO Providers.

Co-insurance at a PPO Provider for Physician Charges:

On page 10 of the Plan Document Booklet Physician charges are listed at 80% coverage at a PPO Provider. As indicated in the chart below the NW Roofers Plan pays 100% for these procedures.

The correct level of benefits for Physician charges are shown below:

Physician (charges made by your physician)	PPO Provider	Non PPO Provider
■ Home and office visits	100% less 25.00 copay	80%*
■ X-ray and lab	100% less 25.00 copay	80%*
■ Surgery	100% less 25.00 copay	80%*
■ Hospital visits	100% less 25.00 copay	80%*

*The Plan pays 100% for the rest of the calendar year after your covered expenses reach the Major Medical Coinsurance out-of-pocket Maximum amount.

The Northwest Roofers Trust website has also been updated with this correct information. This letter should be kept with your benefit booklet or insurance records for future reference. We apologize for any inconvenience that this may have caused you. If you have any questions regarding these changes, please contact the Administration Office at (206) 441-7574 or toll free at (800) 331-6158, option 0.

Administration Office

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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.