



2323 Eastlake Avenue East
Seattle, WA 98102

(206) 726-3277
(800) 458-3053



October 2022

MEMORANDUM

TO: Washington Teamsters Welfare Trust Employers

FROM: Trust Administrative Office

RE: 2023 Annual Enrollment and Health Assessment

Your employees will soon begin receiving 2023 Annual Enrollment and Health Assessment materials from the Trust. Annual Enrollment begins on November 1, 2022 and ends on December 15, 2022.

Participants are encouraged to complete annual enrollment Online. Participants can access Online Annual Enrollment, view the SBC for their Medical Plan or print a paper Annual Enrollment form at www.wateamsters.com/annual-enrollment/.

Enclosed please find sample copies of the materials sent to your employees for your reference. If your employee lives in a Kaiser service area, they will receive the letter describing the option to select Kaiser or the Trust medical plan (using the Premiera PPO network). If they do not live in a Kaiser service area they will receive the letter that does not reference the option to select Kaiser.

In addition, enclosed is a sample copy of the Trust's Annual Enrollment flyer that can be posted in workplace locations. If you would like a supply of the flyer or a supply of Annual Enrollment business cards (small business card size reminders that can be passed out to employees), please contact wateamsters@nwadmin.com.

If you have questions, please contact the Trust Administrative Office at (800) 458-3053 or wateamsters@nwadmin.com.



WASHINGTON
TEAMSTERS
WELFARE TRUST



IMPORTANT: Your action is required by December 15, 2022 to maintain your medical coverage and qualify for the 2023 Health Assessment incentive.

Medical Plan B | Annual Enrollment and Health Assessment | 2023

To ensure timely processing of medical claims for you and your family and qualify for the Health Assessment incentive, you must complete the following:

STEP 1: Update or verify your enrollment information online at www.nwadmin.com.

You must verify or update your enrollment information in order for your medical claims to be processed in 2023. If you have any questions or need a paper Annual Enrollment form, visit wateamsters.com/annual-enrollment or call Northwest Administrators at **(800) 458-3053**.

STEP 2: Choose to keep your current medical plan or opt to change medical plans by December 15, 2022.

The Trust is continuing to offer the same two medical plans for 2023. A Summary of Benefits and Coverage for each plan is available online at wateamsters.com/annual-enrollment.

- **Trust Medical Plan** - Allows you to choose in-network care at the highest level of coverage from Premier Blue Cross, or out-of-network care at a lower level of coverage from any licensed provider anywhere.
- **Kaiser Permanente Options Plan** - Allows you to choose in-network care at the highest level of coverage from Kaiser Permanente or one of its contracted providers, or out-of-network care at a lower level of coverage from First Choice Health, First Health, or any licensed provider anywhere.

If you re-enroll online at www.nwadmin.com, you will have the option to stay in your current medical plan or change plans after completing Step 1. ***Even if you do not want to change plans, you must still do Step 1.***

STEP 3: (Optional) Take your Health Assessment by December 15, 2022 to save hundreds off your 2023 medical expenses.

Take the optional Health Assessment (HA) by December 15, 2022 and your annual deductible in 2023 will be \$200 less per person or up to \$600 less per family. Note: If you are married or have a covered domestic partner, both of you must take the HA in order to get the lower deductibles.

If you were enrolled in the Trust Medical Plan for 2022 you must take the Health Assessment at wateamsters.vivacity.com or call Vivacity at (855) 784-4562.

If you were enrolled in Kaiser Permanente for 2022 you must take the Health Assessment (Health Profile) at www.kp.org/wa or call Kaiser Permanente at (866) 458-5277.

Scan the QR Code to learn more & view plan descriptions



Frequently Asked Questions

Q. Are there any changes in the Trust Medical Plan benefits in 2023?

A. Effective January 1, 2023, the Trust will offer the Virta Health Diabetes Reversal treatment program through its partnership with Accolade. After January 1, 2023, you will be able to obtain information about participating in Virta by contacting an Accolade Health Assistant or via the Accolade mobile app.

It should be noted that the annual out-of-pocket maximums for 2023 as mandated by the Affordable Care Act, which includes in-network medical and prescription out-of-pocket expenses for copays, deductibles, and coinsurance are \$9,100 per person / \$18,200 per family. The Trust has elected to split this maximum between medical services and prescription drugs. As a result, the annual out-of-pocket maximum for in-network Medical services under the Plan will be \$5,000 per person / \$10,000 per family. The in-network Prescription Drug Copay out-of-pocket maximum will be \$4,100 per person / \$8,200 per family.

For additional information about your plan, the Summary of Benefits and Coverage (SBC) for your medical plan is available online at **wateamsters.com/annual-enrollment**.

Q. Where do I send my completed enrollment form?

A. If you enrolled online, then you are done. If you are unable to enroll online visit **wateamsters.com/annual-enrollment** or call Northwest Administrators at **(800) 458-3053** to obtain a paper Annual Enrollment form (a paper form is not included in this packet). *Mail your completed enrollment form by December 15, 2022 to:*

Washington Teamsters Welfare Trust
Attn: Annual Enrollment
2323 Eastlake Avenue East
Seattle, WA 98102-3393

Q. Who is an eligible dependent?

A. Your eligible dependents are:

- Your spouse
- Your domestic partner **if** domestic partner benefits have been negotiated into your labor agreement
- Your children under age 26 who are your:
 - Natural children
 - Adopted children
 - Step children
 - Children placed with you for adoption
- The following children **if** they are under age 19, unmarried, live with you, and are dependent on you for support:
 - Children for whom you are the court-appointed guardian
 - Grandchildren
 - Children of your domestic partner **if** domestic partner benefits have been negotiated into your labor agreement

This second group of children will be eligible until age 26 (through 25) only if they are unmarried, dependent on you for support, and are full-time students in an accredited educational institution.

- Your unmarried dependent child who is physically or mentally incapable of self-support

Note: If you are enrolling a new dependent or changing the status of a currently enrolled dependent, you must submit documentation to verify the dependent(s) eligibility. Such documentation may include, but is not limited to:

Spouse	Marriage Certificate
Child	Birth Certificate/Proof of Adoption
Grandchild	Birth certificates of your child and your grandchild and a copy of the first page of your most recent IRS Form 1040 listing your grandchild as a dependent (you may black out Social Security numbers and income information)
Ward	Court document showing your appointment as legal guardian (custody agreements are not acceptable)

Q. What is the Health Assessment and why should I take it?

A. The Health Assessment (HA) is a confidential questionnaire about health and lifestyle habits. The HA is quick and easy to complete and gives you immediate results to help you find ways to improve or maintain your health. You can also save hundreds of dollars in medical expenses when you and your spouse, if covered, both take the HA.

Q. Who do I call if I have questions?

A. Call Northwest Administrators at (800) 458-3053.

Sincerely,

The Board of Trustees
Washington Teamsters Welfare Trust



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Frequently Asked Questions

Q. Do I need to do anything if I don't want to change my medical plan?

A. Yes, you must still re-enroll to verify or update your enrollment information even if you do not want to change medical plans. Here's how:

Complete your re-enrollment online at www.nwadmin.com. Login (or register as a Participant if you haven't previously), then click on the Annual Enrollment link located on the left side of the screen. The Trust's Annual Enrollment program will let you review your current enrollment information and make changes or confirm that your enrollment information is current. It will guide you step-by-step through the process as well as give you the option to choose a medical plan.

If you are unable to complete re-enrollment online, you may complete a paper form. Visit wateamsters.com/annual-enrollment to print the form or call Northwest Administrators at (800) 458-3053 to request a form be sent to you. If you choose to re-enroll by paper, **you must complete the form in its entirety**, not just make changes or the plan selection.

Q. Are there any changes in the Trust Medical Plan benefits in 2023?

A. Effective January 1, 2023, the Trust will offer the Virta Health Diabetes Reversal treatment program through its partnership with Accolade. After January 1, 2023, you will be able to obtain information about participating in Virta by contacting an Accolade Health Assistant or via the Accolade mobile app. Virta Health is not available if you elect the Kaiser Permanente option.

It should be noted that the annual out-of-pocket maximums for 2023 as mandated by the Affordable Care Act, which includes in-network medical and prescription out-of-pocket expenses for copays, deductibles, and coinsurance are \$9,100 per person / \$18,200 per family. The Trust has elected to split this maximum between medical services and prescription drugs. As a result, the annual out-of-pocket maximum for in-network Medical services under the Plan will be \$5,000 per person / \$10,000 per family. The in-network Prescription Drug Copay out-of-pocket maximum will be \$4,100 per person / \$8,200 per family.

Q. Are there any changes in the Kaiser Permanente Options Plan benefits in 2023?

A. As mandated by the Affordable Care Act, the annual out-of-pocket maximums for in-network medical services and prescription drug copays will be a combined \$9,100 per person / \$18,200 per family.

Q. What about my Trust coverage other than medical?

A. If your bargaining unit has other coverage through the Trust such as dental, vision, time loss, life insurance, disability waivers, etc., you will continue to qualify for these benefits regardless of your medical plan selection. If your bargaining unit elected vision coverage through the Trust, and you elect Kaiser Permanente Options, the Trust vision plan will be primary over the vision benefits provided through Kaiser Permanente.

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A. If you enrolled online, then you are done. If you are unable to enroll online, visit wateamsters.com/annual-enrollment or call Northwest Administrators at (800) 458-3053 to obtain a paper Annual Enrollment form (a paper form is not included in this packet).

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Washington Teamsters Welfare Trust
Attn: Annual Enrollment
2323 Eastlake Avenue East
Seattle, WA 98102-3393

Q. If my spouse and I both have insurance, will benefits be coordinated?

A. Yes, both the Trust Medical and Kaiser plans coordinate benefits except for prescription drugs. Prescription drugs are coordinated only if both you and your spouse are covered under Trust Plans.

Q. Is there any additional cost to me if I select one plan over another?

A. No. Both plans are available at the same cost.

Q. Who is an eligible dependent?

A. Your eligible dependents are:

- Your spouse
- Your domestic partner **if** domestic partner benefits have been negotiated into your labor agreement
- Your children under age 26 who are your:
 - Natural children
 - Adopted children
 - Step children
 - Children placed with you for adoption
- The following children **if** they are under age 19, unmarried, live with you, and are dependent on you for support:
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Q. Who do I call if I have questions about the medical plans or need more information?

A. **Trust Medical Plan** - Call Northwest Administrators at (800) 458-3053.

Kaiser Permanente Options Plan - Call Kaiser Permanente at (888) 901-4636. When calling Kaiser Permanente please be sure to reference the Washington Teamsters Welfare Trust and your medical Plan, or if you are currently a Kaiser member, have your Kaiser Permanente ID card available.

Sincerely,

The Board of Trustees
Washington Teamsters Welfare Trust

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Note: If you are married or have a covered domestic partner, both of you must take the HA in order to get the lower deductibles.

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