

Alaska United Food and Commercial Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

November 14, 2017

**To: All Active Eligible Plan Participants
Alaska United Food and Commercial Workers Health and Welfare Trust**

Re: Summary of Material Modification – Benefit Changes Effective January 1, 2018

Important Information: Please be sure you and your family read this notice carefully and keep it with your benefit booklet or important insurance papers for future reference.

This notice should be considered an insert to your current Summary Plan Description and Plan Document.

Overall Prescription Drug Out-of-Pocket Maximum

Effective January 1, 2018 the Prescription Drug Out-of-Pocket Maximum benefit limit will increase in order to comply with the revised 2018 Affordable Care Act (ACA) limits. The in-network Prescription Drug Out-of-Pocket Maximum will change from \$2,650 individual / \$5,300 family **to \$2,850 individual / \$5,700 family.**

The in-network Medical Out-of-Pocket Maximum will remain the same at \$4,500 individual / \$9,000 family.

The Plan's overall Out-of-Pocket Maximum is set at the limit allowed by the ACA, and will adjust annually. For 2018, the ACA Maximum out-of-pocket limit is \$7,350 individual / \$14,700 family. The Plans' combined Medical and Prescription Drug Out-of-Pocket Maximums are equal to the ACA limit.

If you have any questions concerning this notice, please contact the Administration Office at (800) 478-8329, option 1.

Sincerely,

**Board of Trustees
Alaska United Food and Commercial Workers Health and Welfare Trust**