

Alaska United Food and Commercial Workers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

December 29, 2015

**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, 2016

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 your current Summary Plan Description and Plan Document.

Overall Prescription Drug Out-of-Pocket Maximum

Effective January 1, 2016 the Prescription Drug Out-of-Pocket maximum benefit limit will increase in order to comply with the revised 2016 Affordable Care Act (ACA) limits. The in-network Prescription Drug Out-of-Pocket Maximum will change from \$2,100 individual / \$4,200 family to **\$2,350 individual / \$4,700 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 2016, the ACA Maximum out-of-pocket limit is \$6,850 individual / \$13,700 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**