Machinists Health and Welfare Trust Fund

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Administered by Welfare & Pension Administration Service, Inc.

July 1, 2025

TO: All Regence BlueShield or Kaiser Permanente Participants
Covered by Composite Rated Plans
Machinists Health and Welfare Trust Fund

RE: Annual Open Enrollment for Coverage Effective August 1, 2025
Summaries of Benefits and Coverage for 2025
Member Website

Open Enrollment

Once each year, the Machinists Health and Welfare Trust Fund holds an open enrollment. Open enrollment provides you an opportunity to:

- Change your and your eligible dependents medical and prescription drug coverage from *Regence BlueShield* to *Kaiser Permanente* or vice versa.
- Add dependents to (or remove them from) your coverage, including your spouse, domestic partner or dependent children. For Kaiser participants, dependents that you fail to add during the open enrollment period will not be afforded another enrollment opportunity until the next open enrollment period in 2026, except as required by law.

The open enrollment period will be held through July 18, 2025. To change your and your eligible dependents coverage selection or add or remove dependents, you must complete a new enrollment form (enclosed) and postmark it no later than July 18th. Do not send your enrollment form to Regence BlueShield or to Kaiser Permanente. If your enrollment form is not postmarked on or before July 18, 2025, it will not be accepted.

You may return your enrollment form in one of the following ways:

- Return it in the enclosed envelope
- Scan and e-mail form to enrollment@wpas-inc.com

The changes you make to your enrollment will become effective with August 1, 2025 coverage. It is important to note that a change in coverage may impact the amount of any payroll deduction. Please review your labor agreement for information regarding payroll deductions or diversion of wages.

If you have questions about changing your benefit plan, please contact the Administration Office at (800) 732-1121. You may also obtain a new enrollment form from your employer or by emailing a request from the Administration Office: enrollment@wpas-inc.com please add *F21 Enrollment Form* in the subject line.

Summaries of Benefits and Coverage

In accordance with the Patient Protection and Affordable Care Act as amended, the Trust must provide a Summary of Benefits and Coverage (SBC) to all Participants and Beneficiaries for available health plan options. You will find these documents enclosed. Please note: the SBCs furnished to the Participant will be considered provided to the dependents unless the Plan has been advised of a different address for the dependents.

The SBC form is intended to help you better understand the coverage currently available to you and what the Plan covers and what it costs. The form also includes details, called "coverage examples," which allow you to see what the Plan might cover in common medical situations. It is important to note that the SBC is only a summary and does not replace the Summary Plan Description (Plan booklet). The SBC is not intended to be a cost estimator and should not be used to estimate your actual costs.

A **Uniform Glossary of Terms** has also been published by the government. This document is intended to describe terms commonly used with health insurance coverage, such as "deductible" and "copayment." You can view the Glossary at www.dol.gov/ebsa/healthreform or call the Administration Office at (800) 331-6158, to request a copy.

Member Website

As a reminder, the Trust Website for the Machinists Health and Welfare Trust Fund is now up and running. The site located at https://machinistshealth.com/ includes the following Trust Fund related materials:

- Forms Enrollment Forms, Claims Form, Change of Address Form, and Disclosure and Privacy Notice
- Plan Booklets Healthcare Plan and any updated Summary Material Modification Notices
- SBCs, Plan Coverage Notices, and Summary Annual Reports
- Contact Information where to go for Plan Benefits and information
- Links to Local Unions and other useful sites

This site will also provide a link to "My Personal Benefit" information, which may be viewed through a secure location requiring the registration of an account with the Participant Portal – to register your account, visit https://www.machinistshealth.com. On the home page, click on the blue "Member Login" button on the right side of the screen and follow the prompts to register your account.

"My Personal Benefits" information includes the following data:

- Personal Information Name, address, gender, birth date, marital status, etc.
- Health Plan Eligibility Plan eligibility in the current and prior months
- Hours/Contributions Statement showing employers reporting hours and contributions to the Trust on your behalf
- Dependent Enrollment Information Names of enrolled dependents
- Beneficiary Designation (if available)

If you have any questions, please contact the Administration Office at (206) 441-7574 or (800) 732-1121.

Board of Trustees Machinists Health and Welfare Trust Fund

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Enclosures