



WASHINGTON
TEAMSTERS
 WELFARE TRUST

Contribution Rate Changes Effective January 1, 2017 (December 2016 hours)

Plans available for new or renewing labor agreements	2016	2017	Increase / (Decrease)
Medical			
Plan A	\$1,367.40	\$1,367.40	No Change
Plan B	\$1,191.30	\$1,191.30	No Change
Plan C	\$ 906.40	\$ 954.00	\$47.60
Plan Z	\$ 986.36	\$1,065.27	\$78.91
Employee Life/AD&D and Dependent Life			
Plan A \$30,000/\$3,000	\$ 8.60	\$ 8.60	No Change
Plan B \$15,000/\$1,500	\$ 4.40	\$ 4.40	No Change
Plan C \$ 5,000/\$ 500	\$ 1.60	\$ 1.60	No Change
Employee Time Loss			
Plan E \$500/week	\$ 21.00	\$ 25.00	\$4.00
Plan A \$400/week	\$ 16.00	\$ 16.00	No Change
Plan B \$300/week	\$ 12.00	\$ 12.00	No Change
Plan C \$200/week	\$ 8.00	\$ 8.00	No Change
Plan D \$100/week	\$ 4.00	\$ 4.00	No Change
9-Month Disability Waiver of Contributions Extension			
Medical Plans Only	\$ 11.40	\$ 11.40	No Change
Dental			
Plan A	\$ 130.50	\$ 130.50	No Change
Plan B	\$ 87.50	\$ 87.50	No Change
Plan C	\$ 39.85	\$ 39.85	No Change
Vision			
Plan EXT	\$ 14.90	\$ 14.90	No Change
Domestic Partners			
Medical	\$ 14.00	\$ 14.00	No Change
Dental	\$ 2.20	\$ 2.20	No Change
Vision	\$ 0.20	\$ 0.20	No Change

The January 2017 contribution rates, along with the reserves of the Trust, are anticipated to be sufficient to fund the benefit plans for the full year. However, the benefits available under the Trust are self-funded and, as such, the Trustees cannot guarantee contribution rates.

The new rates will be reflected on the reporting forms to be sent to employers from the Trust Office for December 2016 hours (January 2017 payment). This is on the assumption the collective bargaining agreement(s) include a “maintenance of benefits” provision. If a bargaining agreement does not provide for covering a rate change/increase, the parties to the agreement should immediately address the matter. If negotiations are ongoing at the time of the rate change and the parties reach an agreement on benefit changes prior to the conclusion of negotiations, they should immediately submit a new Subscription Agreement to the Trust Office for the coverage agreed upon since only **prospective** changes in benefits can be accepted.

Payroll Deductions

If the current level of benefits in a labor agreement is to be maintained, but there is not adequate funding negotiated from employer contributions, an employee payment may be needed. The Maintenance of Benefits provision in your labor agreement should address the collection of any employee payments through payroll deductions. If it does not, or you have questions about payroll deductions, you should address this matter with the other bargaining party.

Medical and Dental Plan Updates for 2017

This is a brief update for 2017. Detailed information will follow in the coming weeks.

New PPO Medical Network and Wellness Program Providers

Starting October 1, 2016 the Washington Teamsters Welfare Trust's medical PPO provider network changed from Cigna to Premera Blue Cross (Premera). The Trust's wellness program administrator changed from CareAllies to Vivacity, a Premera partner.

Annual Enrollment

Annual enrollment is scheduled to begin by November 14, 2016 and to run through December 16, 2016. During annual enrollment participants will (1) be required to re-enroll and confirm or update their enrollment information; and (2) have the individual choice of the bargained Trust medical plan or a Group Health Options medical plan (unless they do not live in a Group Health Options service area). Note: The Trust Office will again conduct and oversee the entire open enrollment processes, employers are not required to do anything.

Wellness Program and Incentives

The Trust has changed vendors for administering the 2017 Health Assessment (HA) from CareAllies to Vivacity. Furthermore, participants covered by Group Health will take the HA through the Group Health website this year. Participants will again be asked to take a HA beginning around November 1, 2016. Participants who take the HA by December 19, 2016 will receive an annual deductible for 2017 that is \$200 less per person up to \$600 less per family than if they do not. If a participant is married or has a covered domestic partner, both must complete the HA to get the lower deductibles or out-of-pocket maximum. The incentive for engaging in health coaching after the assessment will remain at \$50. The incentive for engaging in chronic condition management coaching will remain \$0 copays for all medications related to the condition (through December 31, 2017). More information will be sent to participants in the coming months.

Overall In-Network Calendar Year Out-of-Pocket Maximum – Medical Plans A, B, C, and Z

The existing co-insurance out-of-pocket maximums under the plans remain in effect for 2017. In addition, the Trust has adopted overall in network out-of-pocket maximums as mandated by the Affordable Care Act. In network Medical services will remain at the \$5,000 per person/ \$10,000 per family limits. The in-network Prescription Drug Copay out-of-pocket maximum is changing to \$2,150 per person/\$4,300 per family effective January 1, 2017.

If an individual or family reaches the applicable Medical or Prescription overall out-of-pocket maximum during a calendar year for services received in-network, then there will be no further out-of-pocket expenses for the individual or family respectively during the remainder of the calendar year as relates to the deductible, coinsurance, office visits, or emergency room visits or the separate prescription drug copays for eligible in-network services.

Medicare Part D

Prescription drug benefits continue to be considered creditable coverage for Medicare Part D purposes in 2017.

If you have questions about:	Contact:	Website
Contribution rates, medical, vision, or time loss benefits	Northwest Administrators at 800-932-4790	nwadmin.com http://www.nwadmin.com/
Dental benefits	Delta Dental at 800-554-1907	deltadentalwa.com/home/guest/public/teamsters.aspx
Rx drug benefits and list of preferred brands (formulary)	MedImpact at 800-788-2949	medimpact.com
Side-by-side comparison or assistance for bargaining parties	Northwest Administrators - Trust Administration at 206-926-2756 or 800-552-7334 ext. 2756	wateamsters@nwadmin.com