

SEIU Local 105 Health & Welfare Fund

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Administered by
Welfare & Pension Administration Service, Inc.

November 3, 2023

**TO: All Participants who Previously Opted Out of Health Coverage
SEIU Local 105 Health & Welfare Fund**

**RE: 2023 Health Coverage - Annual Open Enrollment
Summary of Benefits and Coverage**

DEADLINE TO ENROLL FOR HEALTH COVERAGE IS NOVEMBER 30, 2022
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Annual Open Enrollment

The SEIU Local 105 Health & Welfare Fund (the “Plan”) annual open enrollment information is enclosed. During the open enrollment period, participants who previously opted out of the Plan’s health coverage have the opportunity to enroll themselves and their eligible dependents for coverage in 2024. **Any changes made now will become effective January 1, 2024.**

All employees who wish to participate in the Plan will have a payroll deduction of \$5 for *employee only* health coverage. If an employee also wishes to cover his or her eligible *dependent children*, the payroll deduction is \$25 per month.

The Summary of Benefits and Coverage (SBC) enclosed in this packet has information regarding the health benefits provided by the Plan. Please review the SBC carefully as it reflects changes to your health plan effective January 1, 2024.

Enclosed with this packet are the following materials:

- **Enrollment Form** – to be enrolled for health coverage in the Plan you must complete and return an enrollment form to the Administration Office.
- **Health Insurance Opt-Out Form** – if you do not want to be enrolled in the Plan you must complete and return a Health Insurance Opt-Out Form to the Administration Office.
- **Summary of Benefits and Coverage (SBC)** - The SBC provides a short summary of the health benefits provided by the Plan.

If you would like to opt-out of the Plan’s health coverage again this year, please complete the Health Insurance

Opt-Out form enclosed with this open enrollment packet.

Employees must complete and return either an Enrollment Form or a Health Insurance Opt-Out Form by November 30, 2023.

Employees who are not currently enrolled who do not complete a new Enrollment Form will not have an opportunity to enroll themselves and/or cover their eligible dependent(s) until the next annual open enrollment, which will be held in November 2024 for January 2025 coverage. However, an employee may enroll themselves or their children at any time based upon the loss of other health coverage, a recent marriage, or the birth or adoption of a new dependent, subject to certain limitations. **A new enrollment form must be submitted to the Administration Office within 60 days for the Plan to cover the new dependent. Otherwise, you will have to wait until the next open enrollment period.**

If you enroll in health coverage, Kaiser will mail you medical ID cards. If you have not received your medical ID card by January 1, 2024 and need to see a medical provider or fill a prescription drug, you may invoke the “Believe Me” policy. This policy will allow you to receive medical and prescription services from a Kaiser provider as a covered participant.

Summary of Benefits and Coverage

In accordance with the Affordable Care Act, the Plan is required to provide a **Summary of Benefits and Coverage (SBC)** to all participants and beneficiaries. You will find this document enclosed. Please note: The SBC is provided for you and your dependents to your mailing address. If you would like to have a SBC mailed to a dependent that lives at a different address from you, please call the Plan’s Administration Office at (844) 700-7348.

The SBC is intended to help you better understand the coverage currently available to you and what the Plan covers and what it costs. Included in the SBC are “coverage examples,” which estimate what the Plan might cover in common medical situations. It is important to note that the SBC is only a **summary** and the terms of your health coverage are governed by the full Plan document. **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 in health insurance coverage, such as “deductible” and “copayment.” To obtain a copy of the Uniform Glossary of Terms, or additional copies of the enrollment materials, visit www.seiu105healthfund.com or call the Administration Office at (844) 700-7348.

Administration Office SEIU Local 105 Health & Welfare Fund

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Enclosure