

2023 Open Enrollment Newsletter



Iron Workers District Council of Philadelphia & Vicinity Health Benefit Plan

Welcome to your 2023 Open Enrollment, your chance to review the benefit plans available and make your decisions for the upcoming plan year. The Fund continues to provide comprehensive benefits, designed with your health and financial protection in mind. These plans give you and your family options, so you can choose the right level of coverage. We encourage you to review your benefits carefully and make wise decisions about your health care.



What You Need to Know about 2023 Open Enrollment

When:

October 17 – November 30, 2022

Note: Open Enrollment dates have been updated.

Benefits Effective Date:

January 1, 2023

Who: All eligible members are encouraged to enroll.

How: Visit iwdcpa.com to download and complete an Enrollment Form.

→ If you are not making a change, you do not need to return the enrollment form. ←

Who Is Eligible?

You are eligible for the Health Reimbursement Arrangement (HRA) as an active member if you are working in covered employment.

If you actively participate in the HRA and then retire under the Pension Plan with a balance in your account, you are eligible to use the Credits during your retirement. However, no new Credits will be added to the account after you retire.

Eligible dependents may have their medical expenses reimbursed from the HRA only if enrolled in the Plan at the time the medical expenses are incurred.

Who Needs to Enroll?

Your current coverage will automatically roll over for 2023.

You **MUST** actively enroll if you want to:

- Make any changes to your benefits
- Add or drop dependents from coverage

In order to be eligible to elect coverage during Open Enrollment, you must have enough Credits in your HRA to cover at least three months worth of the Health Plan option you wish to select.

Keep in mind that once Open Enrollment ends on November 30, 2022, you won't be able to make changes to your coverage until the next Open Enrollment period (unless you have a qualifying event, such as marriage or the birth of a child).

Don't Get Caught Without the Coverage You Need

Before you enroll, take some time to assess your needs and ask yourself a few questions:

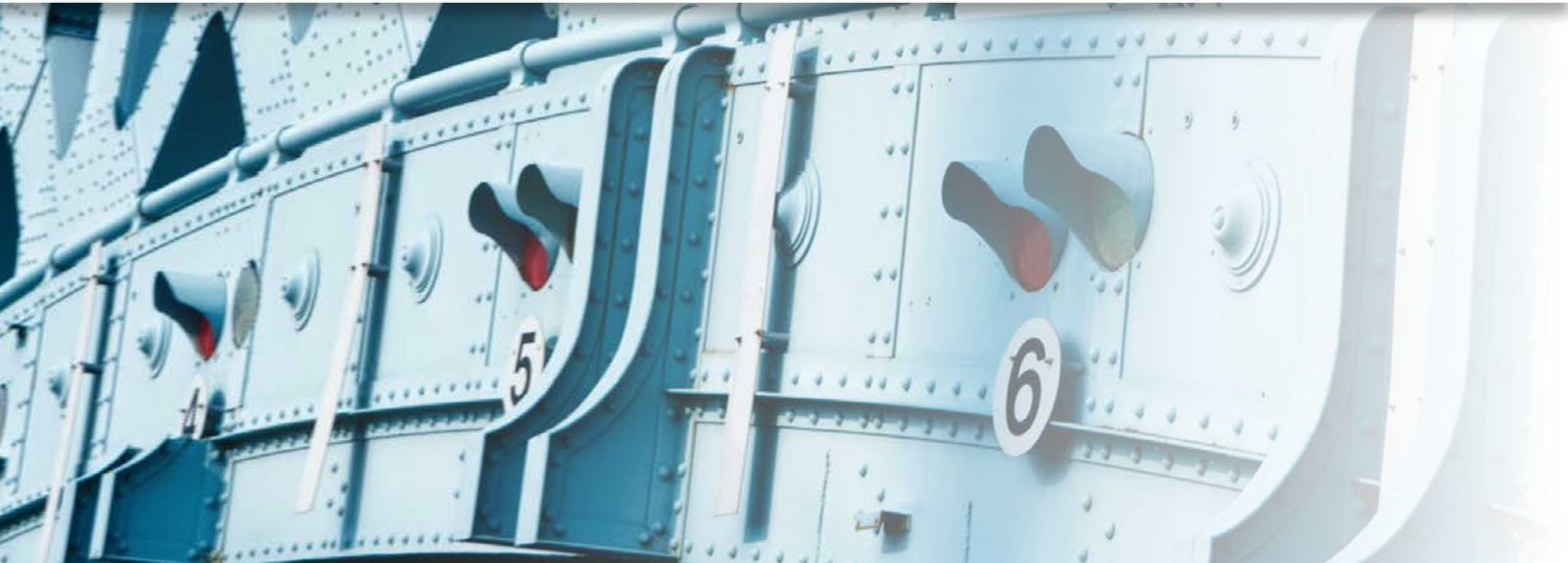
- **Who should I cover?**
Take a look at your coverage options for yourself and your dependents. Make sure all of your dependents currently enrolled in benefits meet the eligibility requirements.
- **How many Credits do I have?**
You must have enough Credits in your HRA to cover a minimum of three months worth of the Health Plan option you want.
- **Will the plan I currently have meet my health care needs in 2023?**
Review the plans to see which one is the best fit for you and your family.

Health Plans

Choosing a health plan is an important decision during Open Enrollment. To help you pick the right one, here is a side-by-side comparison of in-network coverage for all the medical plan options. Keep in mind that you cannot decline medical, prescription drug, dental, or vision coverage under the plan option you select. They are offered as a package.

Features	Plan A	Plan B	Plan C
Credits Required	Highest	Mid-range	Lowest
Deductible	None	\$1,500 Single/ \$3,000 Member + 1 or Family	\$3,500 Single/ \$7,000 Member + 1 or Family
Out-of-Pocket Maximums	\$6,075 Single/ \$12,075 Member + 1 or Family	\$6,075 Single/ \$12,075 Member + 1 or Family	\$6,075 Single/ \$12,075 Member + 1 or Family
Coinsurance	Plan pays 100%	Plan pays 85% after deductible	Plan pays 50% after deductible
Copays	Office visit: \$20	Plan pays 85% after deductible	Plan pays 50% after deductible
	Inpatient: \$100 per day, up to \$500 per admission	Inpatient: \$500 per day, up to \$5,000 per admission	Inpatient: \$500 per day, up to \$5,000 per admission
	Emergency Room: \$150 (waived if admitted)	Emergency Room: \$150 (waived if admitted)	Emergency Room care: \$150 (waived if admitted)
Prescription Drugs			
Prescription Drug Coverage	<u>Retail/Mail Order</u> Generic: \$10/\$20 Brand Formulary: \$25/\$50 Non-Formulary: \$100/\$200 Specialty: You pay 2% coinsurance (\$25 min/\$250 max for formulary specialty medications; \$50 min/\$250 max for non-formulary specialty medications)	Plan pays 85% after deductible	Plan pays 50% after deductible
Prescription Drug Deductible	None	\$100	\$200
Prescription Drug Annual Out-of-Pocket Maximum	\$1,825 Single/ \$3,725 Member + 1 or Family	\$1,825 Single/ \$3,725 Member + 1 or Family	\$1,825 Single/ \$3,725 Member + 1 or Family

Note: The comparisons above are not meant as comprehensive descriptions of the Plan's benefits. For more information about the three plan options, including information about dental and vision coverage, you can review the Summaries of Benefits and Coverage (SCBs), that are included in this mailing, your Summary Plan Description, and other documents you have received from the Plan.



2023 HRA Credits

Your Credits are based on the number of hours you work. Before electing your coverage, please ensure you have enough Credits to cover at least three months' worth of the desired Health Plan option.

Credits and hours needed to maintain eligibility										
		Plan A			Plan B			Plan C		
		Single	Member +1	Family	Single	Member +1	Family	Single	Member +1	Family
Local 399										
Required HRA Credits	Monthly	775	1,360	1,766	634	1,098	1,420	527	899	1,159
	Annual	9,300	16,318	21,197	7,610	13,173	17,043	6,326	10,789	13,910
Required Minimum Hours	Monthly	58	102	132	48	82	106	39	67	87
	Annual	697	1,222	1,588	570	987	1,277	474	808	1,042
Local 401										
Required HRA Credits	Monthly	775	1,360	1,766	634	1,098	1,420	527	899	1,159
	Annual	9,300	16,318	21,197	7,610	13,173	17,043	6,326	10,789	13,910
Required Minimum Hours	Monthly	50	88	114	41	71	92	34	58	75
	Annual	602	1,056	1,372	493	853	1,103	409	698	900
Local 404										
Required HRA Credits	Monthly	775	1,360	1,766	634	1,098	1,420	527	899	1,159
	Annual	9,300	16,318	21,197	7,610	13,173	17,043	6,326	10,789	13,910
Required Minimum Hours	Monthly	71	125	163	58	101	131	49	83	107
	Annual	857	1,504	1,954	701	1,214	1,571	583	994	1,282
Local 405										
Required HRA Credits	Monthly	775	1,360	1,766	634	1,098	1,420	527	899	1,159
	Annual	9,300	16,318	21,197	7,610	13,173	17,043	6,326	10,789	13,910
Required Minimum Hours	Monthly	63	110	143	51	89	115	43	73	94
	Annual	753	1,321	1,716	616	1,067	1,380	512	874	1,126
Local 451										
Required HRA Credits	Monthly	775	1,360	1,766	634	1,098	1,420	527	899	1,159
	Annual	9,300	16,318	21,197	7,610	13,173	17,043	6,326	10,789	13,910
Required Minimum Hours	Monthly	65	115	149	54	93	120	44	76	98
	Annual	785	1,377	1,789	642	1,112	1,438	534	910	1,174

Money Matters: Top 3 Tools to Stretch Your Benefits Dollars

Managing your health care and your finances can seem a little daunting. Take advantage of these resources to help you get the most benefits for your dollar.

- 1. Free Preventive Care:** Preventive health screenings keep you healthy throughout the year, monitor health risks, and catch any problems early. These screenings are covered at 100% in-network.
- 2. Mail Order Rx Program:** Fill your maintenance medication to receive a 90-day supply of each prescription drug for the cost of a 60-day supply. That's a whole month of medication for free!
- 3. Fund-Provided Insurance:** You receive basic life insurance and long-term disability insurance at no cost to you. The eligibility provisions explained in your Summary Plan Description continue to apply to your other Plan benefits.

For more information, refer to your 2023 Benefits Guide.

Where to Go for Care

Part of making wise health care decisions is knowing where to go for medical care. Should you go to the ER? Wait to visit your primary doctor? Take a look below to help you decide.

	Doctor's Office	Urgent Care	Emergency Room
Cost	\$	\$\$	\$\$\$\$
Availability	Office hours vary	Generally, includes evenings, weekends, and holidays	24/7
Average Wait Time	Usually under an hour	Usually about an hour	Wait time average 2-3 hours
When to Use	For non-emergency conditions, such as sore throat, fever, earaches, sinus infections, and urinary tract infections	When your doctor's office is closed, but is not a true emergency	When you need immediate care for life-threatening issues, such as chest pains, stroke symptoms, major injuries, broken bones, or loss of consciousness

In an emergency, call 911 or seek help from any hospital immediately.

Get Ready for Open Enrollment

- 1. Explore**
Review your benefits guide and visit iwdcpa.com to learn more about all the benefits available to you.
- 2. Choose**
Choose which plan you will enroll in for 2023. If you're adding any dependents to your coverage, make sure you have all the information you need—date of birth, Social Security number, and supporting documentation.
- 3. Enroll**
Set a reminder on your calendar to enroll early – beginning October 17, 2022. This ensures that you will have the coverage you need in 2023. Remember, Open Enrollment ends on November 30, 2022. Visit iwdcpa.com to download an Enrollment Form.
- 4. Questions?**
Contact the Plan Office at **215-537-0900** or **800-473-5005**.

→ **If you are not making a change, you do not need to return the enrollment form.** ←