



Iron Workers District Council of Philadelphia and Vicinity Health Benefit Plan
2 International Plaza, Suite 120, Philadelphia, PA 19113
215-537-0900 or 800-473-5005 • iwdcphila.com

November 2020

Dear Member,

Welcome to the Plan's first annual open enrollment for Health Benefit Plan coverage! You're receiving this enrollment kit because you're eligible to enroll yourself and your family in medical coverage for 2021. The selections you make during this year's open enrollment will be effective March 1, 2021, and will stay in effect through December 31, 2021, as long as you remain eligible. **You must enroll by January 15, 2021, if you want to have coverage beginning on March 1, 2021.**

What's Inside

Enclosed is an **Enrollment Guide** to help you understand the new HRA Program and medical plan options. We've also put together Summaries of Benefits and Coverage (SBCs) for each plan option that you can use to compare the three options. Also included is an **enrollment form** for you to complete and an envelope to use to return your completed form to the Plan Office no later than January 15, 2021.

What's Changing

- You'll have a Health Reimbursement Arrangement (HRA) Account to establish your eligibility and/or to reimburse you for certain eligible medical expenses on a pretax basis.
- Your Plan coverage will continue on a month-to-month basis instead of a quarterly basis.
- You can choose from three health plan options (as long as you're eligible).
- You can choose who you cover: (1) just yourself, (2) yourself and one dependent, or (3) yourself and your family.

Choosing a Medical Plan Option

Starting on March 1, 2021, you'll accrue Credits in your HRA Account for each hour you work in covered employment. You'll use those Credits to establish and continue eligibility for health insurance through the Plan.

A few weeks ago, you received a personalized statement showing your HRA Account's starting Credit balance. That amount will determine which medical plan options are available to you during open enrollment. To enroll in a medical plan option, your HRA Account balance must be equal to or greater than the cost of three months of coverage for that plan option. See your Enrollment Guide to review the Credits you need to enroll yourself and your eligible dependents in each plan option.

For a complete description of your benefits and eligibility rules please see the plan documents, which control the rules concerning the benefit plan and may not be contradicted by other statements made orally or in writing.

Questions?

If you have questions or want more information about the HRA Program, how it works, enrollment, and more, please visit our website (iwdcphila.com). On the home page, you'll see a link to a new page we've created that is dedicated to the HRA Program. And you can also call the Plan Office at 215-537-0900 or 800-473-5005.

Sincerely,

The Board of Trustees
Iron Workers District Council of Philadelphia and Vicinity Health Benefit Plan