



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,

As you have heard, we are introducing a new way to establish and continue eligibility for health coverage, and we are giving you a choice of plan options and who you cover. These changes will take effect starting March 1, 2021.

We are holding an open enrollment period, during which eligible members will be able to make coverage selections. You can elect coverage during open enrollment only if your HRA Account Credit balance is equal to or greater than the cost of three months of coverage for the medical plan option you elect.

All active members who were covered under the Health Plan for at least one quarter during the one-year period beginning September 1, 2019, through August 31, 2020, will have an initial Health Reimbursement Arrangement (HRA) Program Account Credit allocation. These Credits will be used to establish and continue eligibility for health coverage. **Because you were not covered for at least one quarter during that time period, you are not receiving an initial HRA Credit allocation. Therefore, you do not have enough Credits to enroll for Plan coverage at this time.**

You will start accruing Credits to your HRA Program Account on March 1, 2021, for each hour you work in covered employment. Once you have enough Credits for the medical plan option you would like to enroll in, you can **request to enroll in coverage** at any point during the year. You just need to wait until your HRA Account Credit balance is equal to or greater than the cost of three months of coverage for the medical plan option you want.

For now, you have a few coverage options:

- Once you have enough Credits to enroll in a medical plan option by continuing to work in covered employment, **you can request to enroll in coverage at any time during the year.**
- You can purchase coverage on the public health exchange at healthcare.gov.
- You can elect COBRA coverage if you are eligible.
- You can waive coverage.

What's Inside

Enclosed is an Enrollment Guide that you can use 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.

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