

SEIU Local 105 Health & Welfare Fund

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124
Phone (844) 700-SEIU (7348) • Fax (206) 505-9727 • Website: www.SEIU105HealthFund.com

Administered by
Welfare & Pension Administration Service, Inc.

November 12, 2024

TO: All Participants
SEIU Local 105 Health & Welfare Fund

RE: 2025 Health Coverage - Annual Open Enrollment
Summaries of Benefits and Coverage

DEADLINE TO ENROLL FOR HEALTH COVERAGE IS DECEMBER 13, 2024

The SEIU Local 105 Health & Welfare Fund annual open enrollment information is enclosed. During the open enrollment period, participants have the opportunity to enroll themselves, add or remove eligible dependents from their health plan, update their information, select between the Basic Plan and Premium Plan, or opt-out of the Plan completely. **Any changes made now will become effective January 1, 2025. If you are currently enrolled and do not want to change your benefits or dependents, you do not need to complete an enrollment form for 2025, and you will automatically be re-enrolled in your current coverage for 2025.**

For coverage in 2025, the following payroll deductions will apply depending upon whether you choose *employee only* or *employee and children* coverage, **and** whether you choose to enroll in Basic Plan coverage (Kaiser Plan—DHMO 2000 30%) or Premium Plan coverage (Kaiser Plan—DHMO 250 10%).

Coverage	Basic Plan (Kaiser Plan--DHMO 2000 30%) Monthly Premium	Premium Plan (Kaiser Plan—DHMO 250 10%) Monthly Premium
Employee Only	\$5.00	\$93.80
Employee and Children	\$25.00	\$193.72

Enclosed with this packet are the following materials:

- **Enrollment Form** – to enroll in the Health Plan, or to change your dependents or benefit coverage, you must complete and return an enrollment form to the Administration Office.
- **Declination of Coverage** – if you do not want to be enrolled in the Health Plan you must complete and return a Declination of Coverage Form Administration Office.
- **Summaries of Benefits and Coverage (SBCs)** - The SBCs are required by Health Care Reform (*more information below*).

If you are not currently enrolled and you do not complete a new Enrollment Form, you will not have an opportunity to enroll yourself and/or cover your eligible dependent(s) until the next annual open enrollment, which will be held in November 2025 for January 2026 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, 2025 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.

Summaries of Benefits and Coverage

In accordance with the Patient Protection and Affordable Care Act as amended, the Trust is required to provide a **Summary of Benefits and Coverage (SBC)** to all participants and beneficiaries. You will find this document enclosed for each of the following optional coverages:

- **Basic Plan (Kaiser Plan—DHMO 2000 30%)**
- **Premium Plan (Kaiser Plan —DHMO 250 10%)**

Please note: The SBCs furnished to the participant will be considered provided to dependents unless the Plan has been advised of a different address for dependents.

The SBCs are intended to help you better understand the coverages available to you in 2025 and what the Plan covers and what it costs. Included in the SBCs are “coverage examples,” which estimate what the Plan might cover in common medical situations. It is important to note that the SBCs are only a **summary** and do not replace the Summary Plan Description (Plan booklet). **The SBCs are 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

Enclosures