

# Puget Sound Benefits Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

July 30, 2024

**TO: All Plan Participants  
Puget Sound Benefits Trust**

**RE: Benefit Changes Effective January 1, 2025**

***This is a Summary of Material Modification describing changes to your health plan recently adopted by the Board of Trustees. Please read this notice carefully and keep this document with your Summary Plan Description Booklet.***

The Puget Sound Benefits Trust is providing you with this Notice of Plan changes and clarifications.

## Changing Plans

The Puget Sound Benefits Trust offers both a preferred provider plan (PPO) and a health maintenance organization plan (HMO). The PPO plan is a self-funded plan that uses Premera as its preferred provider network and the HMO plan is fully insured with Kaiser.

Unless your collective bargaining identifies a specific plan, you may choose either the PPO plan or the HMO plan when you enroll. If you do not make a choice, you will be enrolled in the PPO plan. Your dependents are always covered under the same plan in which you enroll.

Once you have enrolled in either the PPO or HMO plan, you have limited opportunities to change your plan selection. The following are the times in which you can change your plan selection:

- You can change your plan selection once every year at open enrollment, which typically occurs in the final months of the year for a January 1<sup>st</sup> effective date.
- You can also change your plan selection outside of open enrollment once every 24-month period, which will be effective on the 1<sup>st</sup> of the second month following your election.
- You can also change your plan selection outside of open enrollment if you have a special enrollment event, which includes acquiring a new dependent (spouse or child), provided you request to change plans and enroll the new dependent within 31 days of acquiring the new dependent.

## Weight Loss (Bariatric) Surgery

As a reminder and for clarification, the Puget Sound Benefits Trust provides benefits for bariatric surgery (open or laparoscopic Roux-en-Y gastric bypass (RYGB) or laparoscopic adjustable silicone gastric banding (LASGB or Lap-Band)) when the criteria listed Premera's medical policy is met. Premera's "Medical Policy – Bariatric Surgery," Policy 7.01.516, can be found online at:

<https://www.premera.com/medicalpolicies/7.01.516.pdf>

All bariatric surgery must be Prior Authorized and be performed at a Bariatric Surgery Center of Medical Excellence (CME). The Plan does not provide out-of-network benefits for bariatric surgery.

If you have any questions regarding this notice, contact the Administration Office at (800) 331-6158.

## Board of Trustees Puget Sound Benefits Trust

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**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.