



CALIFORNIA IRONWORKERS FIELD WELFARE PLAN

131 No. El Molino Avenue Suite 330 Pasadena, CA 91101
Tel: (626) 792-7337 or (800) 527-4613 FAX: (626) 578-0450

July 2015

NAME
ADDRESS
CITY

Re: Biometric Screening Requirements for 2016 Benefit Coverage
SMM for Employees and their Dependents, and COBRA beneficiaries, of the California Ironworkers Field Welfare Plan

Member ID: MEMBER ID

Dear Participant:

This Summary of Material Modifications (SMM) will advise you of certain actions that you need to take **by October 31, 2015 to avoid having a possible reduction to your benefits on January 1, 2016. It will also inform you of** changes that have been made to the Reinforcing Smart Choices Promise Program.

This information is VERY IMPORTANT to you and your dependents. Please take the time to read it carefully and keep it with your copy of the Summary Plan Description. Capitalized terms in this SMM have the same meaning as in your Summary Plan Description.

Your Biometric Screening Must Be Completed by October 31, 2015!

As you know, the California Ironworkers Field Welfare Plan implemented the **Reinforcing Smart Choices Promise Program** effective January 1, 2013. As part of that program, you and your covered spouse (or domestic partner)¹ were required to have a Biometric Health Screening in order to be enrolled in the Premier Plan (which has a higher level of medical plan benefits than the Basic Plan). **This notice will tell you what you need to do in order to continue to be covered under the Premier Plan effective January 1, 2016, or to enroll in the Premier Plan for the first time if you are currently in the Basic Plan.**

As a reminder, the Biometric Health Screening includes lab work and an assessment of blood pressure and weight. More information about the biometric screening is on the next page.

- **If you and your Dependents are currently enrolled in the Premier Plan and wish to remain in that medical plan option**, you and your covered spouse must complete your Biometric Health Screening by October 31, 2015, in order to remain enrolled in the Premier Plan for the 2016 calendar year.
- **If you and your Dependents are currently enrolled in the Basic Plan and wish to enroll in the Premier Plan**, you and your covered spouse must complete your Biometric Health Screening by October 31, 2015, in order to be enrolled in the Premier Plan for the 2016 calendar year.

¹ Whenever the term "covered spouse" appears in this notice, it includes your domestic partner who is enrolled for coverage as your Dependent under the California Ironworkers Field Welfare Plan.



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Previously, the Reinforcing Smart Choices Program required that you complete a Participant Promise Form as well as the Biometric Health Screening. **To be enrolled in the Premier Plan on January 1, 2016, you and your covered spouse must complete a Biometric Health Screening by October 31, 2015**, but you are not currently required to complete the Reinforcing Smart Choices Promise Form.

You and your covered spouse may get your Biometric Health Screening completed at a Quest Diagnostic lab location or at your Primary Care Physician's (PCP's) office. If you prefer to have your Biometric Health Screening done in your PCP's office, please contact the Plan for a form that your PCP will need to complete and fax to Quest. As before, the Biometric Screening will be provided at no cost to you.

Biometric Health Screening is an important component of your comprehensive health and wellness program with the Fund. The screening includes taking a sample of blood that will be measured for glucose, cholesterol and nicotine. The screening also includes blood pressure measurement as well as height and weight measurement so that your Body Mass Index (BMI) can be calculated. If any of the screening results are not within the normal range, it means you may have some potential health risks and you and your Physician should discuss a plan of action.

You and your covered spouse must complete the Biometric Health Screening by October 31, 2015, in order to be enrolled under the Premier Plan on January 1, 2016. Having your Biometric Health Screening does not guarantee that you have coverage under the Plan. You must still earn and maintain your eligibility by working sufficient hours for a Contributing Employer to have coverage from the Plan.

If you and your covered spouse do not have your Biometric Health Screening done by October 31, 2015, you and all of your enrolled/eligible family members will be enrolled into the Basic Plan on January 1, 2016. Note that the Basic Plan requires higher copayments (and, in the Z Coverage Plan, higher coinsurance) than the Premier Plan for some medical services and for prescription drugs, leaving you with more out-of-pocket costs.

If you and your covered spouse choose to have your Biometric Health Screening completed after October 31, 2015, you will be enrolled in the Basic Plan starting January 1, 2016, and can move into the Premier Plan starting with the first calendar month that begins at least 60 days after the date the Fund Office receives verification that you and your covered spouse completed your Biometric Health Screening.

Biometric Screening with QUEST

Attached are instructions on how to schedule an appointment at a Quest Diagnostics Patient Service Center. For this purpose, please note:

- The registration key is: CAFieldironworkers
- The Anthem Blue Cross ID for the Employee is: ID,123456X78
- The Anthem Blue Cross ID for the spouses or domestic partner is: 123456X78 + S

As an alternative, you can call Quest at **1-866-908-9440** for assistance.

If you have questions about the Biometric Health Screening, eligibility or enrollment in medical plan benefits, please contact the Trust Fund Office. Receipt of this notice does not constitute a determination of your eligibility for benefits.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan. Please keep it with your Summary Plan Description and other important plan documents. Should you have any questions, please contact the Trust Fund Office at (800) 527-4613.