

Washington-Idaho Operating Engineers- Employers Health & Security Trust Fund

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124

Phone (206) 441-7574 or (800) 351-6480 • Fax (206) 505-9727 •

Administered by

Welfare & Pension Administration Service, Inc.

Notice of Grandfathered Health Plan Status

Washington-Idaho Operating Engineers and Employers Health and Security Trust

2019

The Board of Trustees believe the Washington-Idaho Operating Engineers and Employers Health and Security Trust (the “Plan”) is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Board of Trustees, WA-ID Operating Engineers and Employers Health and Security Trust c/o WPAS, Inc., PO Box 34203, Seattle, WA 98124-1203, or by phone at 1-800-351-6480. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.