

November 2023

## SUMMARY OF MATERIAL MODIFICATIONS

### Important Notice Regarding Your ILWU-PMA Welfare Plan Coverage

**To:** All Eligible ILWU-PMA Welfare Plan CIP, HMO and Medicare Enrollees

**Subject:** Chiropractic Care for CIP, HMO and Medicare Enrollees

Effective December 20, 2023, chiropractic care shall be provided to HMO enrollees on the same basis and subject to the same terms as chiropractic coverage under the ILWU-PMA Coastwise Indemnity Plan (CIP), as follows:

Chiropractic Treatment		
Limited to 40 visits per Plan Year (except when the Welfare Plan chiropractic consultant decides additional visits are medically necessary).		
<b>CHOICE PORTS</b>		
<b>Basic Benefit</b>	PPO: 100% of covered charges	Non-PPO: Not covered
<b>NON-CHOICE PORTS (NO PPO ACCESS)</b>		
<b>Basic Benefit</b> <i>(refer to the Basic Benefits— Schedule of Allowances)</i>	100% up to the maximum listed in Basic Benefits—Schedule of Allowances per visit or if visiting a PPO provider; 100% of the PPO rate for covered charges.	
<b>Major Medical Benefit</b> <i>(in addition to Basic Benefit)</i>	100% of MAC	

For California, the PPO network is Chiropractic Health Plan of California (CHPC). For Oregon/Washington, the PPO network is First Choice Health Network (FCHN). For additional information about your Chiropractic Benefits, log onto <https://www.benefitplans.org/welfarelit.html>. Please note that if you are assigned to a Choice Port, services provided by an out-of-network chiropractor will not be covered and you may be responsible for the full balance of billed charges. If you are assigned to a Non-Choice Port, you will continue to have access to out-of-network services at 100% up to the maximum listed in the Basic Benefit Schedule of Allowances per visit or if visiting a PPO provider, 100% of the PPO rate for covered charges.

If you are eligible for Medicare, the Chiropractic Benefit is reduced by any amount paid by Medicare. Therefore, if you are eligible for Medicare, you must submit your claim to Medicare first. When you receive an Explanation of Medicare Benefits (EOMB), attach it to a Chiropractic Benefit Claim Form and mail to the Coastwise Claims Office at the address indicated on the claim form.

Chiropractic benefits will continue to be subject to all Plan terms and exclusions.

If you have any questions about the changes described in this SMM, the Plan, the SPD or the SSPD, please contact the BPO at 415-673-8500.