

BENEFIT IMPROVEMENTS at the ELECTRICAL WELFARE TRUST FUND!

The Board of Trustees of the Electrical Welfare Trust Fund (EWTF) is deeply committed to the health and security of Local 26 members and their families. The Trustees are pleased to announce several benefit improvements that are effective on January 1, 2019:

Lowered Annual Out-of-Pocket Maximum

The EWTF rules provide that once written proof is provided to the Fund Office that a certain threshold has been met per family in a calendar year, EWTF will pay 100% up to the allowance of your eligible expenses for the rest of the calendar year. Currently, that threshold is \$10,000. However, effective January 1, 2019, the threshold is *lowered* to \$8,000. This means that it will take less to meet the threshold each year and that the 100% coverage will kick in sooner! This benefit provides even greater protection in those situations where an individual or a family may suffer a financial hardship due to a very serious illness or accident.

NOTE: The Out-of-Pocket benefit coverage applies only the medical portion of the Plan. It does *not* include dental, vision, and other ancillary benefits.

Dental Maximum and Orthodontic Coverage

Currently, the maximum amount of dental coverage per year is capped at \$2,000. Effective January 1, 2019, this cap has been raised to \$3,000.

Furthermore, the Trustees have approved coverage for orthodontia services to dependent children up to age 26! EWTF will cover 50% of charges for orthodontic services, up to a lifetime maximum of \$3,000. This \$3,000 orthodontic maximum is *in addition to* the “regular” annual dental maximum of \$3,000.

Increased Vision Benefits

Currently, the EWTF rules provide the following allowance for certain vision benefits:

Frame Allowance: \$105

Contact Lenses: \$70

The Trustees have made the following improvements effective January 1, 2019:

Frame Allowance \$150

Contact Lenses: \$100

In addition, standard progressive lenses will be covered at 100%, effective January 1, 2019.

The Trustees hope that you are excited to see these benefit improvements, and that you agree the improvements will better serve you and your dependents. Of course, if you have any questions about this information, feel free to call the Fund Office at 301-731-1050, or send email to info@ewtf.org.