

Annual Enrollment and Health Assessment

Annual enrollment is scheduled to begin by November 1, 2025 and to run through December 15, 2025. During annual enrollment participants will (1) be required to re-enroll and confirm or update their enrollment information; (2) have the individual choice of the bargained Trust medical plan or a Kaiser Permanente medical plan (unless they do not live in a Kaiser service area); and (3) have the option to complete the Health Assessment (HA). Participants who take the HA by the deadline will receive an annual deductible for 2026 that is \$200 less per person and up to \$600 less per family than if they do not. **If a participant is married or has a covered domestic partner, both must complete the HA to get the lower deductible.** Note: The Trust Office will again conduct and oversee the entire open enrollment process; employers are not required to do anything. In addition, the Trust Health Assessment vendor will be changing to WellRight this year, but the Health Assessment process that participants will follow will not change.

Medical Plan Benefit Changes

For Medical Plans A, B & Z, the Trust has adopted overall in-network out-of-pocket maximums as mandated by the Affordable Care Act. Effective January 1, 2026, the in-network out-of-pocket maximum for prescription drugs is increasing to \$5,600 per person/\$11,200 per family and for medical services it will remain at \$5,000 per person/ \$10,000 per family.

Medicare Part D

Prescription drug benefits continue to be considered creditable coverage for Medicare Part D purposes in 2026.

If you have questions about:	Contact:	Website
Navigating healthcare and benefits	Accolade at 866-206-0977 or download the Accolade mobile app	www.wateamsters.com/benefits or www.member.accolade.com
Medical, vision, or time loss eligibility/claims/benefits	Northwest Administrators 800-458-3053	www.wateamsters.com/benefits
Dental benefits	Delta Dental 800-554-1907	www.wateamsters.com/benefits/dental
Rx drug benefits and list of preferred brands (formulary)	MedImpact 800-788-2949	www.wateamsters.com/benefits/prescription-coverage
Side-by-side comparison or assistance for bargaining parties	Northwest Administrators – Trust Administration wateamsters@nwadmin.com	www.nwadmin.com