



Iron Workers' Locals No. 15 and 424 Pension, Extended Benefit, Annuity and Apprentice Training Funds

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February 19, 2025

IMPORTANT NOTICE

Season's Greetings to all Iron Workers' Locals No. 15 and 424 Benefit Fund Participants and your families!

The Funds' Boards of Trustees want to take this opportunity to: (1) inform you of new investment advice services in the Annuity Fund available soon through Empower, (2) let you know of an increase to the maximum amount you can defer under the Annuity Fund's "401(k) option," (3) remind you of the ability to submit paystubs in the event that you may lose your Active coverage under the Extended Benefit Fund, (4) remind you of the Extended Benefit Fund's "104 week rule," (5) inform you of new timing rules about notifying the Fund Office to secure disability credit under the Pension Fund, (6) inform you of recent changes to Connecticut's state income tax withholding rules which apply to distributions from the Annuity and/or Pension Funds, and (7) provide other helpful reminders for the Funds.

ANNUITY FUND

1. **Coming Soon – Empower's "My Total Retirement" Program.** We are pleased to inform you that effective Monday, February 3, 2025, the Annuity Fund's Board of Trustees have worked with Empower Retirement, LLC, the Fund's self-directed investment program provider, to offer Participants and Beneficiaries the opportunity to access: (1) for a fee, Empower's "My Total Retirement" investment advisory program, and (2) free, point-in-time investment advice from an Empower representative.

My Total Retirement is a program, paid for from your account(s) with an additional fee (which will depend on your overall balance), that gives you access to Empower's fiduciary investment advisory services. If you affirmatively choose to opt-in to the My Total Retirement program, an Empower investment advisor will work with you one-on-one to develop a personalized savings and investment strategy to help prepare you for retirement. Enrollees in the My Total Retirement program are also provided with ongoing monitoring and management of their investments by Empower advisors.

Empower also provides access to no-cost, point-in-time online investment advice to all Participants, *whether or not you choose to enroll in the My Total Retirement program*. For more information on Empower's My Total Retirement program and other investment advisory services, please call 1-833-569-2433 or visit www.empowermyretirement.com.

2. **Investment Elections and the Fund's Investment Options.** Please remember that you have the right, *and the responsibility*, to exercise independent control over the monies in your Annuity Fund account through the Self-Directed Investment Program which is provided through Empower. You can obtain further information regarding the Fund's investment alternatives, including the current "default" investment option (Manning and Napier Pro-Blend Conservative Term) by logging on to the Empower website at www.empowermyretirement.com, by calling Empower at 1-833-569-2433, or by using the Empower App (again, search for "Empower" in your Apple App Store or Google Play). You can also find very helpful Fund investment option information, such as fact sheets, performance and prospectuses, on Empower's website

by clicking on the "Fund Information" tab at the top of the page and then entering the Fund's "Group ID / Plan number," which is: 780552-01.

3. **Keep the Fund's 401(k) Option in Mind.** Please remember that the Annuity Plan allows you to make "401(k) contributions" in addition to your normal hourly employer contributions. These 401(k) contributions, also called "deferral contributions," give you the opportunity to make additional contributions to the Fund through pre-tax payroll deductions. 401(k) contributions are a great way to lower your overall taxable income AND save additional amounts for your retirement! As a general rule, you are permitted to initially implement, or change, your 401(k) election on a biannual basis each year during the months of March and September. Please note that for calendar year 2025 the maximum 401(k) deferral amount permitted to the Annuity Fund by any Participant under the Internal Revenue Code was increased to \$23,500 OR, for those eligible to make "catch-up" deferrals, \$31,000. A Participant is eligible to make "catch-up" deferrals if s/he is at least age 50 in 2025, or will turn age 50 by the end of 2025. Any contributions in excess of the relevant limit would be returned in accordance with applicable Plan and IRS rules.

EXTENDED BENEFIT FUND

1. **Reminder on Your Ability to Submit Paystubs for Coverage Eligibility.** You likely recall that for Active Members and their applicable dependents, eligibility for coverage (whether initial or continuing) under the Extended Benefit Fund ("EB Fund") is assessed each calendar quarter and based on the Active Member's hours worked during the immediately preceding three, six, or twelve months. These eligibility requirements are explained in more detail on pages 16 – 25 of your EB Fund Summary Plan Description ("SPD"). The EB Fund is normally aware of all of your hours worked during these time frames based on contribution reports, along with employer contributions, submitted by your Contributing Employer(s).

However, in some cases and for various reasons, one or more Contributing Employers may not submit contribution reports and/or contributions on your behalf. In circumstances such as these, the Fund Office has no way of knowing if, when, and for how many hours, you may have worked when determining your eligibility for EB Fund coverage. **So, the Fund Office would like to remind you that as explained on page 16 of the SPD, Active Members can also submit other proof of having worked hours in Covered Employment, such as pay stubs or W-2 forms, directly to the Fund Office.**

If you are notified that your EB Fund coverage will soon be ending, and you believe you have worked sufficient hours to extend your EB Fund coverage, please contact the Fund Office in order to submit your applicable proof of hours worked for review. The Funds' Member Portal, discussed below in item 2 under "All/Combined Funds," is also a great way to monitor the hours reported to the EB Fund on your behalf!

2. **Reminder about the Extended Benefit Fund's "104 Week Rule" for Continuation of Coverage.** If an Active Member suffers a disabling illness or injury and otherwise meets certain eligibility requirements, he or she can extend coverage for himself or herself and any eligible dependents through the EB Fund for up to 104 weeks (approximately two years). There is much more information about the 104 week rule available on pages 19 – 20 of your SPD. The Trustees would like to remind you that if you experience a disabling illness or injury, *and you are otherwise receiving unemployment compensation, Workers' Compensation, salary continuation benefits or Connecticut Paid Family and Medical Leave benefits*, you should contact the Fund Office **as soon as possible** after your disabling illness or injury begins to determine if you are eligible for up to 104 weeks of continued coverage under the EB Fund.
3. **Delta Dental Preventive Visits.** The Trustees would like to remind you that for covered Active Members and dependents, the Fund provides dental care coverage through Delta Dental up to a calendar year maximum benefit of \$1,500. Please note that this calendar year maximum of \$1,500 *does not include* costs associated with preventive care dental services like your twice-a-year recommended regular cleaning visit. Put another

way, this means that a covered Active Member and his or her dependent can have dental care services covered by the EB Fund for up to \$1,500 in a calendar year, *along with* preventive care dental services. The EB Fund is working with Delta Dental to send flyers to those individuals who have not had a dental visit recently, and the EB Fund strongly encourages Active Members and their dependents to use preventive care services, as they are critical to ensuring that you, and they, remain healthy and happy in 2025 and beyond.

4. **Reminder on the Employee Assistance Program.** PLEASE remember that the EB Fund's Employee Assistance Program (EAP) stands ready to help with problems and crisis situations. If you or a family member are experiencing any of life's difficulties or have any other questions or concerns, please give the EAP a call. The EAP offers unlimited, telephonic access to the EAP dedicated staff 24 hours a day and anything that is discussed with a counselor will be kept confidential. There is no charge to you for utilizing the EAP's services, but normal EB Fund charges for medical or mental health services can apply. The EAP can be reached by calling (845) 228-8303 or emailing: TriStateEAP@outlook.com or visiting <https://www.tristateeap.com/>.
5. **Sydney Health Mobile Application.** For Active Members and their eligible dependents, COBRA and Self-Pay enrollees, and Pre-Medicare Retirees (i.e., those with Fund coverage through Anthem), we want to remind you that you have access to Anthem's Sydney Health mobile application. Once you access the Sydney Health application, register (if you haven't already), and log in, you will be able receive virtual care and support through the application, as well as access other features related to your health care. We have attached a flyer from Anthem with more information on accessing virtual care through the Sydney Health application (available for download by searching "Sydney" in your Apple App Store or Google Play, or by using your phone's camera to scan the QR code on the flyer).
6. **Reminder about the No Surprises Act.** Please remember that you have protections against certain forms of "surprise" medical billing under a Federal law called the "No Surprises Act." Specifically, when you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. In any situation where you believe any type of billing error has been made, we strongly encourage you to contact the EB Fund first. You can also visit: <https://www.cms.gov/medical-bill-rights> or call the No Surprises Help Desk at 1-800-985-3059 for more information about your rights under this Federal law.

PENSION FUND

1. **Change in the Way the Pension Fund Credits Applicable Periods of Disability.** The Pension Fund has always granted certain "disability hours" to those Active Members who suffer an applicable disability, up to 780 hours during each applicable period of disability, provided the applicable member properly notified the Trustees of his or her disability *within two (2) weeks after the disability began, and after the disability ended.*

Effective on and after November 1, 2024, the Pension Fund will now grant disability hours to those Active Members who: (a) suffer a disability and notify the Trustees in writing of his or her applicable disability within 90 days after it begins, and within 90 days after it ends, and (b) retire under the Pension Fund on or after November 1, 2024 and at the time of retirement is receiving (and has continuously been receiving) Connecticut Workers' Compensation benefits based on a specific period of disability, *provided that* he or she notifies the Trustees in writing of his or her applicable disability within 90 days of his or her retirement date. The Trustees recognize that when you have suffered a disability, you may need additional time to provide applicable documentation to the Fund Office, and hope that these extensions relieve some of the burdens associated with your applicable disability. Should you have any questions on this item, please contact the Fund Office.

2. **Notice of Pension Benefit Statement Availability.** Under one of the Federal laws that governs the Pension Fund (ERISA), you have the right to request and receive, not more than once every 12 months, a statement

of the total Pension Fund benefits you have accrued and the nonforfeitable (that means vested) pension benefits you have accrued, if any, or the earliest date on which your benefits will become nonforfeitable. To request a statement of your benefits, please contact the Fund Office.

ALL/COMBINED FUNDS

1. **New Connecticut Income Tax Withholding Rules for Connecticut Residents in the Annuity and Pension Funds – Effective January 1, 2025.** Connecticut has AGAIN changed its rules regarding state income tax withholding on distributions from the Annuity and Pension Funds to Connecticut residents. Since 2018, the general rule has been that such withholding was mandatory for Connecticut residents. However, effective with respect to Applications for Benefits received on and after January 1, 2025 the general rules are that such withholding is no longer mandatory for Connecticut residents for most distributions, but it will normally be mandatory for certain “lump sum payments,” as defined below, unless a Connecticut resident elects otherwise. So, if you live in Connecticut and apply for benefits from either Fund or both Funds, here is a summary of what the Fund Office must do starting in 2025:

- ✓ For a “lump sum payment,” the Annuity and/or Pension Funds are required to withhold at the rate of 6.99%, *unless* you provide the Fund Office with a properly completed Form CT-W4P. For purposes of Connecticut law, you receive a “lump sum payment” from the Annuity Fund if you receive an amount: (a) which exceeds 50% of your combined account balance(s), or (b) more than \$5,000, *whichever is less*. This will likely include most Annuity Fund “In-Service Distributions,” as they are always distributed in lump sum form. For the Pension Fund, a “lump sum payment” is a one-time distribution to you of more than \$5,000 (which is extremely rare, but can occur in certain Pro-Rata Pension situations where the total amount payable for a Pro-Rata Pensioner’s lifetime, or joint lifetimes with a spouse, is determined on an actuarial basis to have a small lump sum value).

However, no withholding is required from such a “lump sum payment” if: (1) it is being rolled over or transferred to another tax-qualified vehicle (such as an individual retirement account or “IRA”), or (2) any portion of it was previously subject to tax (which could only occur if you have a Rollover Account in the Annuity Fund which contains after-tax contributions).

- ✓ For a “nonperiodic payment” (an example would be a “Required Minimum Distribution” due to attainment of a specific age from the Annuity and/or Pension Funds), Connecticut income tax withholding is not mandatory. However, you may elect such withholding if you wish by providing the Fund Office with a properly completed Form CT-W4P.
- ✓ Similarly, for any “periodic payment” (examples would include installment payments or any Joint and Survivor Annuity option from the Annuity Fund, and the Pension Fund’s Ten Year Certain and Life and Joint and Survivor Pension options) Connecticut income tax withholding is not mandatory. However, you may elect such withholding if you wish by providing the Fund Office with a properly completed Form CT-W4P.

Note that any amounts withheld - whether on a lump sum payment or via your election - are forwarded to Connecticut’s Department of Revenue Services, and such amounts serve as a “credit” when you file your annual state income tax return. The information above as to Connecticut income tax withholding replaces the information currently provided in Question 67 of your Pension Fund SPD on page 43, and in Question 18 of your Annuity Fund SPD on page 11. **Please make a note of this change in both SPDs.**

CAUTION! If you do not have enough Connecticut Income Tax withheld from Annuity and/or Pension Fund payment(s), you may be required to pay estimated taxes in certain circumstances. Also, if you fail to have enough Connecticut Income Tax withheld and/or fail to pay estimated taxes, you may incur interest or

penalties. If you have any questions regarding your applicable Connecticut Income Tax withholding, or if you would like to change your current Connecticut Income Tax withholding election, please contact the Fund Office using the contact information in Item 6., below.

The general rules governing Federal income tax withholding have not changed. Because the Funds are not in the business of providing tax or financial advice, you should *always* consult your tax or financial professional for guidance. Nothing contained in this notice is intended to be tax or financial advice.

2. **Member Portal.** Please remember that the Funds' the Member Portal is available to access on the Funds' website. All you need to do is go to Funds' website (which is www.ctironworkers.org) click on the "Member Portal" tab, read the Terms of Use User Agreement and Privacy Policy, and follow the step-by-step instructions listed under the "How to Register" heading. Once your account is activated and you log in, Active Members will be able to review information about you: (a) Extended Benefit Fund work history, hours reported, eligibility for benefits; (b) Pension Fund credit history; and (c) Annuity Fund contribution history and hours. Retired Members will have the ability to see their Pension Fund payment history.

This Member Portal will allow you to ensure that contributions from your employer(s) is, or are, being made in a timely manner, and you, and any of your eligible dependents, will be able to receive the benefits that you are entitled to!

3. **Please Always Keep the Fund Office Informed of Your Contact Information and Any Important Life Events – All Funds.** Always remember to keep the Fund Office updated with your current contact information (address, cell / telephone number, email address). This information is critical so that the Fund Office can provide you with important information and updates regarding your benefits! Also, you must notify the Fund Office of important changes in your life (for example, you divorce or legally separate, you marry, have a child or adopt a child, your child reaches the age of 26, someone in your immediate family passes away, you plan to serve in the Uniformed Services, or you, your spouse, or an eligible dependent becomes entitled to Medicare) within the required deadlines. **We note that failing to notify the Fund Office of a divorce can have very serious financial consequences, and two examples follow:**

- ✓ Your former spouse could potentially receive federally mandated "surviving spouse benefits" from both the Annuity Fund *and* Pension Fund if you die before your retirement (as those Funds would have no knowledge of your divorce), AND
- ✓ You and/or your former spouse can be liable for any benefit claims incurred by your former spouse under the terms of the EB Fund. The EB Fund is authorized to take various actions to recover such benefit claims, including pursuing you and/or your former spouse for reimbursement and/or withholding payment of your, or any of your eligible dependents, future benefit claims.

4. **Beneficiary Designations – All Funds.** During joyous times, like getting married or having a child, or difficult times, like a divorce, legal separation, or death of a loved one, the last thing a Participant will likely think about is a beneficiary designation he or she made many years ago. But a key point to remember is that unless you inform the Fund Office in writing of your updated status, *we will simply have no way of knowing about it.* So, subject to applicable legal rules to pay death benefits to a surviving spouse that the Fund Office has been made aware of in the Pension and Annuity Funds, please remember that the basic rule for all of our Funds is that the last Beneficiary Card the Fund Office has on file at the time of a Participant's death will control! This also means that if you fill out a Beneficiary Card, but fail to provide it to the Fund Office prior to your death for *any* reason, that card will not be valid or honored by the Funds.

5. **Your Right as a Retiree/Beneficiary to Change your election of Federal Income Tax Withholding in the Pension and Annuity Funds.** This right applies to *periodic payments* a retiree or beneficiary is receiving from

the Pension Fund, the Annuity Fund, or both. In general, periodic payments are those made on a monthly basis. So, if Federal income taxes have been withheld from the periodic payments you are receiving from the Pension Fund and/or the Annuity Fund (via an IRS Form W4-P), and if you do not wish to have taxes withheld, you should notify the Fund Office. However, if you elect not to have withholding apply to your Pension and/or Annuity Fund payments, or if you do not have enough Federal income tax withheld from your payments, you may be responsible for payment of estimated tax. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are not sufficient. Also remember that it is your responsibility, and not the Pension Fund's and/or the Annuity Fund's, to ensure that your tax withholding is acceptable under applicable IRS rules. If Federal income taxes are not being withheld from your monthly Pension and/or Annuity Fund payments because you have elected not to have withholding apply, and if you wish to revoke that election and have Federal income taxes withheld from your payments, you should notify the Fund Office by using the contact information below.

6. **Updated Listing of the Funds' Board of Trustees.** Recently there have been several changes made to the Trustees who serve on the Funds' Board of Trustees. Here is a current listing as of the Trustees of the Funds as of January 1, 2025:

<u>Union Trustees</u>	<u>Management Trustees</u>
Joseph Sorensen	Michael O'Sullivan
Christopher Daoust	David Baffaro
Gregory Schultz	Richard Fitzgerald
Bret T. Wells	Parrish W. Rarick

Questions? Fund Contact Information

If you have any questions, contact the Fund Office by telephone at 203-238-1204 or by letter to:

Mr. Robert Hertel, Executive Director
 Iron Workers' Locals No. 15 and 424 Benefit Funds
 162 West St, Building 2, Suite J
 Cromwell, CT 06416-4405

This Notice is intended to be a brief description of the topics described. In any situation involving the Funds' benefits, the documents governing the applicable Fund or Funds will control. Subject to applicable law, all Annuity, Extended Benefit and Pension Fund benefits are subject to amendment and/or termination as the respective Board of Trustees may, in their full and complete discretion, determine. This Notice constitutes a Summary of Material Modifications to the Annuity, Extended Benefit and Pension Plans, and we are furnishing it to you in accordance with U.S. Department of Labor regulations §2520.104b-3 and 2590.715-2715(b). Please keep this Notice with your Summary Plan Descriptions and your recently issued Extended Benefit Fund Summary of Benefits and Coverage for future reference, and please contact the Fund Office with any questions.

**BOARDS OF TRUSTEES, IRON WORKERS' LOCALS NO. 15
 AND 424 ANNUITY, EXTENDED BENEFIT AND PENSION FUNDS**



Receive virtual care and support

through our Sydney Health mobile app

When you aren't feeling your best—physically, mentally, or emotionally—or you need guidance managing a health condition, help is available. You can connect to the care you need using our **SydneySM Health** mobile app. You can have a video visit with a doctor 24/7 for common health issues and annual wellness visits. Care for mental and emotional health is available by appointment.¹ Plus, the Sydney Health app is your avenue to specialized programs designed to help you improve your habits and your health.



Visit with a doctor for common medical concerns

Doctors are available anytime, with no long wait times and no appointments needed. They can help you with health issues, such as a cold or the flu, allergies, sore throat, migraines, or skin rashes. During your private and secure video visit, the doctor will assess your condition, provide a treatment plan, and send prescriptions to the pharmacy of your choice, if needed.³



Receive care for your behavioral health

If you're feeling anxious or depressed, or having trouble coping, you can set up a video visit with a therapist, psychologist, or psychiatrist.⁴ Appointments can be scheduled within one to two weeks.¹ Psychiatrists help manage medications; they do not provide counseling or talk therapy.⁵

What people say about virtual care visits²

92%

were able to book a virtual visit sooner than an in-person visit

89%

said the doctor they saw was professional and helpful

92%

thought the doctor understood their concerns

How to download our Sydney Health app:

Scan the QR code with your phone's camera.



sydney



Use Sydney Health app to:



Help you manage your blood pressure

Our Healthy Blood Pressure program connects you with a health coach, doctor, and therapist to help you reach your blood pressure goals through virtual visits. The program also includes a free, smart blood-pressure cuff mailed directly to your home. Of those in the program, 71% indicated that the health coach had an impact on how they manage their blood pressure.⁶



Connect with a dermatologist

When you have a skin issue and need care quickly, use anthem.com to receive virtual care from a dermatologist 24 hours a day, seven days a week. No appointment needed. Visit with a dermatologist for common skin conditions, such as acne, psoriasis, rosacea, athlete's foot, hair loss, or suspicious moles.



Help you avoid diabetes

Our Prevent Diabetes program combines the latest in telehealth technology, biometric data, and artificial intelligence to provide you with a personalized behavior-change experience. If you qualify, you will work with a health coach to achieve your health goals and help you prevent diabetes.

Here's how to access the program through virtual care:

Download our Sydney Health app.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for our app and anthem.com.
3. Select **Care** and then select **Video Visit**.

Visit anthem.com.

1. Register (if you haven't yet) and log in.
2. Once you register, your username and password are the same for anthem.com and our Sydney Health app.
3. Select **Care** and then select **Virtual Video Visit with a provider**.

¹ Appointments subject to availability.

² Based on Sydney Health utilization trends from top national clients.

³ The doctor will determine what medication should be prescribed or refilled.

⁴ Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please text, chat, or call 988 (Suicide and Crisis Lifeline), or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. Emergency services are not provided through virtual care on the Sydney Health app or anthem.com.

⁵ Prescriptions determined to be a "controlled substance" (as defined by the Controlled Substances Act under federal law) cannot be prescribed through virtual care on the Sydney Health app or anthem.com.

⁶ Anthem internal data, 2020.

¹ WeHealth Online is offered through an arrangement with Anwell, a separate company, providing telehealth services on behalf of your health plan.

Sydney Health is offered through an arrangement with Care on Digital Platforms, a separate company offering mobile optimization services on behalf of your health plan. The Virtual Primary Care experience is offered through an arrangement with Hydrogen Health.

In addition to using a telehealth service, you can receive in-person or virtual care from your own doctor or another healthcare provider in your plan's network. If you receive care from a doctor or healthcare provider not in your plan's network, your share of the costs may be higher. You may also receive a bill for any charges not covered by your health plan.

Anthem Blue Cross and Blue Shield is the trade name of, in Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Illinois: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 20 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RMC). Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RMC and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefit is underwritten by HMO Missouri, Inc. RMC and certain affiliates only provide administrative services for self-funded plans and do not provide benefits. In Nevada: Nevada Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. and HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Insurance Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc. and Anthem HealthChoice HMO, Inc. In these same counties, Anthem Blue Cross and Blue Shield is the trade name of Anthem HP, LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield of Wisconsin (BCBSWI) underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits of PDS policies offered by Composite Health Services Corporation (Composite) or Wisconsin Collaborative Insurance Corporation (WCIC). Composite underwrites or administers HMO or PDS policies. WCIC underwrites or administers Well Priority HMO or PDS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.