

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

August 8, 2019

**TO: All Plan Participants
Northwest Insulation Workers Welfare Trust**

RE: Benefit Changes Effective October 1, 2019

This is a Summary of Material Modification describing changes adopted by the Board of Trustees. Please be sure that you and your family read this information carefully and keep it with your Plan Booklet.

The changes described in this Summary of Material Modifications are **effective October 1, 2019.**

- **Physical Therapy Benefit Limits.** Effective October 1, 2019, the annual physical, occupational and speech therapy benefit is limited to a combined maximum of 30 visits per calendar year as medically necessary. Medically necessary therapy services for treatment of a mental health condition do not apply toward the 30 visit maximum benefit.
- **Recovery of Overpayments from Providers.** The Board of Trustees have adopted the provision regarding recovery of overpayments from in-network providers:

Recovery of overpayments

In the event that through mistake or inadvertence or any other circumstance, a Covered Person or other individual has been paid or credited with more than the individual is entitled to under the Plan or under the law, the payment or credit will not constitute a waiver of applicable Plan provisions, including any limitation or exclusion. The Trust may set off, recoup or recover the amount of overpayment or excess credit accrued or thereafter accruing from the Covered Person or other individual, or it may offset future benefit payments due to the Covered Person or the Covered Person's family members by the amount paid in error. The Trust may also request refunds from a provider or reduce future payments to the provider by the amount of the overpayment. The reduction or offset of future payments may involve this Plan or other health plans that are administered by the Plan's joint claim administrator/network provider - Aetna. Under this process, Aetna reduces future payments to providers by the amount of the overpayment they received, and then credit the recovered amount to the plan that overpaid the provider. Payments to providers under this Plan are subject to this same process when Aetna recovers overpayments for other plans administered by Aetna. The Trust may also take such further action as the Board shall determine.

If you have questions regarding the information outlined in this notice or benefits under the Plan, contact the Administration Office at (844) 811-6789, option 1.

**Administration Office
Northwest Insulation Workers Welfare Trust**