

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

August 8, 2019

TO: All Alaska Plan Participants

The benefits and Plan limits described in the Summary Plan Description apply to Alaska Plan participants, except as follows:

- The deductible does not apply when an Office Visit/Specialist Visit Copay is applied to non-PPO provider services.
- Subject to a \$30 copay, the Plan pays up to 100% of the Recognized Charge for outpatient mental health, behavioral health or substance abuse services provided by a non-preferred provider. Subject to a \$30 copay, the Plan pays 100% of the Recognized Charge for physical therapy, occupational therapy and speech therapy to a combined limit of 20 visits per calendar year for preferred providers and non-preferred providers. Medically necessary therapy services for treatment of mental disorders are not subject to the 20 visit limit.
- The Plan covers certain Preventive care services provided by a non-preferred provider at 100% of the Recognized Charge.
- Subject to a \$30 copay, the Plan covers up to 100% of the Recognized Charge for Spinal manipulation benefits provided by a non-preferred provider.

For services provided by a non-preferred provider, you may be responsible for all amounts above the Recognized Charge. The Recognized Charge may be less than the provider's full charge.

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
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