

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

March 20, 2020

**To: All Eligible Plan Participants and Dependents of the
Northwest Insulation Workers Welfare Trust**

RE: Response to Coronavirus (COVID-19) Outbreak

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

As you are aware, the country is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that some states are issuing emergency orders requiring all insured health plans to take certain steps to cover services related to COVID-19 testing. Even though this Plan is not required to comply with the emergency order, the Board of Trustees of the Northwest Insulation Workers Welfare Trust (“the Plan”) is closely monitoring governmental recommendations and mandates.

In response to the Coronavirus Outbreak effective March 5, 2020 the Board of Trustees has adopted the following changes to the Plan’s Medical and Prescription Drug Benefits which will stay in effect until the COVID-19 emergency orders are lifted:

- The Trust will temporarily waive any out-of-pocket costs associated with diagnostic testing for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. For those testing positive, treatment of COVID-19 will still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider’s status.
- The Trust will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.
- The Trust is temporarily relaxing refill-too-soon guidelines to allow a one-time 30-day refill of maintenance medications. The waiver does not apply to opioids or controlled substances. You may also choose to use mail order to receive delivery of your medications at home.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (844) 811-6789, option 1. Please also reference the trust website, nwinsulationtrust.com, for additional notices.

If you have questions about your prescription drug benefits, please contact Aetna at (888) 792-3862 or visit aetna.com.

**Board of Trustees
Northwest Insulation Workers Welfare Trust**