

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

March 22, 2021

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

RE: Plan Benefit Changes

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 Board of Trustees has adopted the following changes to the Plan:

- **Foot Orthotics** – Effective **March 1, 2021**, the Plan will cover foot orthotics or other supportive devices of the feet. This benefit includes braces, splints, insoles and supports prescribed by a physician for treatment of an illness or injury to the foot. Impression casts required for the fitting of these devices are also covered. The device must be worn at all times and not just for specific activities. Shoes that accompany these braces are not covered. This benefit is provided to **Active Employees only** and is limited to a calendar year maximum payment by the Plan of \$200. Benefits are subject to deductible and coinsurance up to the out-of-pocket maximum. Over-the-counter foot orthotics for sports or other recreational purposes are not covered by this benefit.
- **Massage Therapy** – Effective **March 1, 2021**, the Plan will cover massage therapy up to 12 visits per calendar year without medical necessity when performed by a covered provider acting within scope of their license. The Plan will pay up to \$80 per visit for in-network and out-of-network providers and any balance remaining will be paid by the participant. Massage therapy benefits are not subject to the deductible. Copays and coinsurance apply up to the out-of-pocket maximum.
- **COVID-19 Vaccination** – Effective for all Trust Participants, during the Public Health Emergency (“PHE”) declared by the United States Department of Health and Human Services (“HHS”), the Trust will cover reasonable costs of the COVID-19 vaccine without cost sharing when provided by an in-network or out-of-network provider or pharmacy.

When HHS declares the PHE ended, the Trust will provide coverage for the COVID 19 vaccine as a Preventive Care benefit. Preventive Care benefits provided by an in-network Provider will be paid in full and will not be subject to the Calendar Year deductible or coinsurance. Preventive Care Services provided by an out-of-network Provider will be subject to the Plan deductible and coinsurance. Covered costs include the vaccine administration fee by a health care provider or pharmacy.

- **Out-of-Country Prescription Drugs** – Effective **April 1, 2021**, prescription drugs purchased outside of the United States are excluded from Plan coverage.

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.

Board of Trustees

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