

Northwest Insulation Workers Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

July 25, 2023

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

RE: Benefit Changes

This letter is a Summary of Material Modification describing important changes to the Northwest Insulation Workers Welfare Trust's coverage, as of the dates listed below. Please read this letter carefully as it may impact your current benefit coverage.

COVID-19 Tests and Vaccines - Changes Effective May 12, 2023

The Trust has provided coverage for COVID-19 tests and vaccines since March 2020 pursuant to federal law. The federal government has indicated that effective May 11, 2023, the COVID-19 national emergency will end. This means that health plans like the Trust are no longer required to cover COVID-19 tests, vaccines and related services without any cost sharing.

As of May 12, 2023, the Trust will provide the following benefits for COVID-19 vaccines and testing.

- Vaccines from in-network medical or pharmacy providers will continue to be covered at 100% and at no cost to you.
- Vaccines from out-of-network medical or pharmacy providers will not be covered.
- COVID-19 tests from in-network providers will be covered subject to normal plan terms such as deductibles and co-insurance requirements.
- COVID-19 tests from out-of-network providers will not be covered.
- Over-the-Counter COVID-19 tests will no longer be covered.

Plan Resumes Normal Deadlines - Changes Effective July 11, 2023

During the COVID-19 national emergency, a number of time periods for taking Trust-related actions were extended to the lesser of one year or 60 days after the COVID-19 national emergency period ends (July 10, 2023). Accordingly, as of July 11, 2023, the following time limits will revert to their normal lengths, as indicated in your Plan Booklet:

- The 30-day period or 60-day period to request HIPAA special enrollment for you or your dependents.
- The 60-day period for electing COBRA continuation coverage after a qualifying event.

- The period for making COBRA premium payments (45 days after election for first payment or the end of the month for which coverage is sought for subsequent payments).
- The 60-day period to notify the plan of COBRA qualifying events involving divorce, legal separation, a child's loss of dependent status or disability determinations.
- The date within which individuals must file a benefit claim appeal under the plan's claims procedures (180 days after denial).
- The deadline for requesting external review for adverse benefits determinations involving medical judgment (4 months after denial of claim appeal).

Gender Dysphoria Benefits – Changes effective May 1, 2023

The Plan covers medically necessary behavioral health treatment, including substance abuse treatment and mental health treatment. Effective May 1, 2023, the Plan removes blanket exclusions on medically necessary treatment of behavioral health and substance abuse conditions. All other Plan terms and limitations apply.

Gender Dysphoria/Transgender Healthcare Services

Effective May 1, 2023, the Plan provides benefits for Medically Necessary transgender healthcare services for Gender Dysphoria (also called Gender Identity Disorder). Certain benefits are subject to preauthorization by the Plan. Services covered by the Plan include:

- Counseling
- Hormone Therapy
- Gender reassignment surgery
- Services typically associated with one sex, which may continue to be medically necessary after transition
- Prescription Drugs (as covered under the Prescription Drug program of this Plan)

In order to be eligible for transgender surgical benefits, the participant must:

- Be 18 years of age or older
- Have a documented diagnosis of Gender Dysphoria or Gender Identity Disorder meeting the diagnostic criteria of the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM), and
- In the event of gender reassignment surgery, have no medical contraindications and complete specific evaluation and recommendation requirements.

The Plan covers services to treat Gender Dysphoria if they are specific to feminization, masculinization or non-binary treatment. The Plan does not cover services that are considered cosmetic, not Medically Necessary, or otherwise excluded by the Plan. The Plan continues to exclude services that are considered Cosmetic, for the purpose of enhancing features which are already clearly recognized as feminine, masculine, or non-binary, or for the purpose of reversing the appearance of normal aging.

Coalition Clinics

We would also like to remind participants of the coalition clinics in Alaska which are located in the following cities:

- **Anchorage:** 701 East Tudor Road - (907) 264-1370
Hours of operation:
 By Appointment: Monday - Friday: 7:30 a.m. – 6:30 p.m.
 Walk-in Appointments: Monday - Friday: 8:30 a.m. - 4:30 p.m.

- **Fairbanks:** 575 Riverstone Way, #3 – (907) 450-3300
Hours of operation:
 By Appointment: Monday - Friday: 7:30 a.m. – 6:30 p.m.
 Walk-in Appointments: Monday - Friday: 8:30 a.m. - 4:30 p.m.
- **Wasilla:** 1700 East Bogard Road, Building A, Suite 103 – (907) 206-4601
Hours of operation:
 By Appointment: Monday - Friday: 8:00 a.m. – 5:00 p.m.
 Walk-in Appointments: Monday - Friday: 8:30 a.m. - 4:30 p.m.

You can also visit www.coalitionhealthcenter.com or call the numbers listed for each clinic.

The clinics are prepared to treat the following:

- Treatment for common non-work-related injuries and acute/episodic illnesses, including symptom relief, diagnostic tests, laboratory services, care coordination, and specialist referrals
- Preventive care services, including wellness visits, physicals, immunizations, flu shots, and lab tests.
- Prescription medication dispensary
- Chronic condition management
- Participant eligibility is confirmed prior to visits.

Treatment at one of the Clinics is being paid for by the Trust at no cost to you. There is a \$75 no-show fee for cancellations of less than 24-hours.

Medicare eligible individuals are not eligible for treatment at the Clinics.

Sincerely,

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