

Washington-Idaho Operating Engineers-Employers Health & Security Trust Fund

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Administered by
Welfare & Pension Administration Service, Inc.

July 9, 2020

TO: All Participants and Eligible Dependents
Washington-Idaho Operating Engineers-Employers Health and Security Trust Fund.

RE: Benefit Changes

This is a Summary of Material Modification (“SMM”) describing recent changes adopted by the Board of Trustees. Please be sure that you and your family read this carefully and keep it with your Summary Plan Description Booklet.

The Board of Trustees of the Washington-Idaho Operating Engineers-Employers Health & Security Trust Fund (the “Plan”) has made several changes to the benefits available under the Plan. All provisions of the existing Summary Plan Description and Plan not modified or amended herein remain in full force and effect.

As always, we encourage you to use a PPO Participating Provider to receive the highest level of benefits. PPO Providers have agreed to accept the PPO allowed amount as payment in full, and cannot bill you for charges beyond your deductible, co-insurance and co-pays. Unlike PPO Providers, Non-PPO Providers may also balance bill you for their billed charges in excess of the Usual and Customary Charge allowed by the Plan.

Immunizations and Cancer Screenings

1. **The Plan will cover immunizations and vaccines received on or after June 1, 2020 for all members, regardless of age, at 100% with no cost sharing to you.** Immunizations and vaccines can be accessed under the Plan’s Prescription Drug benefit at OptumRx participating pharmacies or from PPO or non-PPO providers under the Medical benefit. Coverage of non-PPO providers will be limited to the Usual and Customary Charge allowed by the Plan.
 - a. **Immunizations and Vaccines.** Immunizations and vaccines listed on the recommended schedules from the CDC for children and adults. These schedules can be found online at <https://www.cdc.gov/vaccines/vpd/vaccines-age.html>. In addition to coverage under the medical benefit, the Plan will also provide coverage for common vaccines like flu shots, Zoster (shingles), Tdap and MMR received at a pharmacy under the prescription drug benefit.
2. The Plan will add coverage for certain cancer screenings received on or after **June 1, 2020**, from either a **PPO or Non-PPO provider. The benefit will be 80% of the PPO allowed amount or Non-PPO Usual and Customary Charge, subject to deductibles, co-insurance and co-pays:**
 - a. **Cancer Screenings.** Annual preventive screenings for colorectal cancer and lung cancer will be covered. One (1) preventive screening for colorectal cancer and one (1) preventive screening for lung cancer will be covered per year.

Telemedicine Services

Effective March 1, 2020, Telemedicine visits are covered in place of in-person office visits when in-person office visits may not be available. The Trust will cover medically necessary charges for telephonic, online or other consultations where the patient is not physically present with the Physician, or other Covered Provider at the time of the consultation at the same benefit levels as an office visit. Coverage for telephonic or other virtual care visits are subject to the annual deductible, co-insurance and co-pays , as follows:

- For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine), to be covered, the telehealth/telemedicine consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
- Reimbursement for out-of-pocket costs up to the allowed amount, for use of a telehealth/telemedicine service for which the member paid out-of-pocket for services.

SwiftMD Benefits

As a reminder, active participants, COBRA participants, non-Medicare retirees, and their eligible dependents continue to have access to a doctor through **SwiftMD**. You pay \$0 copay and do not have to satisfy your deductible when utilizing eligible SwiftMD telemedicine services. This benefit allows you to connect with a Doctor 24/7 for remote care of issues such as cold & flu, allergies, and more. SwiftMD doctors can provide no-contact consults for members who are suffering from symptoms of upper respiratory illnesses that occur with COVID-19, such as fever, cough, and shortness of breath. To schedule a consult log in at [SwiftMD.com](https://www.swiftmd.com), or call 833-SWIFTMD (833-794-3863).

Nothing contained in this notice should be construed as a waiver of the Plan's grandfathered health plan status.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (800) 351-6480, option 1. Please also refer to the Trust website for additional notices:

www.wa-idengineerstrustfunds.com

The Board of Trustees believe the Washington-Idaho Operating Engineers-Employers Health and Security Trust Fund Health Benefit Plan (the "Plan") is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at Board of Trustees, WA-ID Operating Engineers-Employers Health and Security Trust c/o WPAS, Inc., PO Box 34203, Seattle, WA 98124-1203, or by phone at 1-800-351-6480. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-workers-and-families> This Website has a table summarizing which protections do and do not apply to grandfathered health plans.

Board of Trustees of the Washington-Idaho Operating Engineers-Employers Health and Security Trust Fund