

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

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Administered by  
Welfare & Pension Administration Service, Inc.

December 30, 2020

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

**RE: Contraceptive Coverage – Effective February 1, 2021**

*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.*

## **Prescription Contraceptive Coverage for Participants and Dependents**

The Board of Trustees of the Washington-Idaho Operating Engineers-Employers Health and Security Trust Fund (the “Plan”) took action to expand prescription contraception coverage for participants and dependents.

Effective February 1, 2021, the contraceptive prescription drugs and devices shown below are covered under the Plan’s prescription drug benefit without a prior authorization requirement for all participants and their spousal and non-spousal dependents who are otherwise eligible under the Plan.

- Implants
- IUD
- Injectable contraceptives
- Oral contraceptives
- Transdermal Contraceptives (Patch)
- Vaginal Ring
- Diaphragm
- Cervical cap
- Emergency oral contraceptives

All contraceptive methods are subject to the prescription deductible and applicable coinsurance. Formulary exclusions may apply. Over the Counter (OTC) contraceptive methods continue to be excluded from Plan coverage.

## **Grandfathered Plan**

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**

### **Washington-Idaho Operating Engineers-Employers Health and Security Trust Fund**

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