

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

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124  
Phone (206) 441-7574 or (800) 351-6480 • Fax (206) 505-9727 • Website: [www.wa-idengineerstrustfunds.com](http://www.wa-idengineerstrustfunds.com)

Administered by  
Welfare & Pension Administration Service, Inc.

July 27, 2021

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

**RE: Summary of Material Modification to Benefits – Effective January 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.*

The Trustees have made recent changes to certain benefits in the Plan. Effective January 1, 2021, the calendar year speech therapy benefit limit of \$1,200 per family and the 15 visit per family limit for physical therapy and occupational therapy are replaced by a new combined limit as follows:

**Physical therapy, speech therapy and occupational therapy are now limited to a combined 20 visits per condition per calendar year.**

Only the dollar and frequency limits are changed; all therapy must continue to meet the definition of Habilitative and/or Rehabilitative Care and Medical Necessity for coverage. Benefits will be subject to eligibility, calendar year deductibles and coinsurance.

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](http://www.wa-idengineerstrustfunds.com).

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

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.