

Northwest Laborers-Employers Health & Security Trust
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SUMMARY OF BENEFIT PLAN CHANGES
Updated June 2023

The Board of Trustees has adopted the following Plan changes. *Please keep this summary with your Plan Booklet until the current booklet is updated.*

End of Temporary Extended Deadlines

- ◆ The Department of Labor and Department of Treasury announced a “pause” in certain time periods from March 1, 2020 until the date 60 days after the U.S. Government declares the end of the COVID-19 national emergency. **The National Emergency ended on May 11, 2023 and this ‘pause’ in certain time limits will end on July 10, 2023.**
The time limits affected include those relating to:
 - COBRA coverage elections and premium payments
 - HIPAA special enrollment time limits
 - Timely submission of claims for benefits
 - Appealing an adverse benefit determination or requesting external review.

End of Temporary Plan Changes adopted April 1, 2020

The ‘Families First Coronavirus Response Act’ was effective April 1, 2020 and expired on May 11, 2023. The temporary Plan provisions covering medical expenses related to the diagnosis and treatment of COVID-19 at 100%, **expire on May 31, 2023. Effective June 1, 2023, expenses related to the diagnosis and treatment of COVID-19 will be subject to the Plan deductible, copays and coinsurance.**

End of Temporary Plan Changes adopted January 15, 2022

Pursuant to Federal mandate, until the end of the National Emergency for COVID-19, the Plan covered the cost of at-home COVID-19 test kits at 100%. **This temporary Plan provision expired on May 31, 2023. Effective June 1, 2023, at home COVID-19 test kits are no longer a covered expense.**

Plan Change adopted April 1, 2020

- ◆ VSP vision benefit for standard progressive lenses provided by a VSP provider has been improved and is now available to eligible participants at \$0 copay.

Plan Changes adopted August 1, 2020

- ◆ **Gender dysphoria including gender reassignment.**
The following Plan Provisions related to gender dysphoria and gender reassignment have been amended and adopted.
 - The Exclusion for Sexual dysfunction (Plan Booklet page 88) is revised and defined as follows:
Sexual Dysfunction: Care, services and treatment for sexual dysfunction.
 - New language is added to the list of **Covered Services to provide:**
Gender Dysphoria including Gender Reassignment. Services and supplies for treatment of gender dysphoria including gender reassignment that meet medical necessity requirements. Prior Authorization for Plan benefits is required.

Plan Changes adopted January 1, 2021

- ◆ OptumRx implemented a Diabetes Management Program for patients at high risk of developing additional health complications. OptumRx will contact eligible participants directly with offer to enroll. Enrollment is voluntary and the cost of the program is covered at 100%.
- ◆ OptumRx implemented enhancements to the current Specialty Drug Program to keep pace with newly introduced drug therapies and changes to FDA guidelines. New Specialty Drug prescriptions require prior authorization.

Plan Change adopted January 1, 2021 for Pharmacy Benefits for Medicare eligible Retirees and or Medicare eligible enrolled spouses

- ◆ Retiree Medical Plan adopted the NWL Retiree-Medicare Prescription Drug Plan (PDP), a Medicare Part D Plan.

Plan Change adopted February 1, 2021

- ◆ OptumRx expanded the Prescription Plan limitations with respect to Quantity Level Limits and Quantity Duration due to updated FDA guidelines to help reduce the chance of overdosing, drug interaction and negative side effects.

Plan clarification as of November 2021

- ◆ Spinal Manipulation/Chiropractic Care revision to Plan Document: The Plan’s Exclusions and Defined Terms clarifications: Spinal Manipulation/Chiropractic Care for treatment of non-neuromusculoskeletal conditions is not a covered benefit.

Plan Change adopted June 1, 2023

- ◆ In-Network COVID-19 vaccinations will continue to be covered at 100% as Preventive Care.

Plan Change adopted June 1, 2023

- ◆ **Uprise Health – NWL Member Assistance Program (MAP)** adopted for active and retiree medical participants and their dependents. Provides up to 5 free counseling sessions per person, per issue, per year. For more information call Uprise Health NWL MAP at 866-695-2210.

Plan Change adopted June 1, 2023

- ◆ Prescription drugs in the GLP-1 category will only be covered for the treatment of diabetes.