



Your Health Trust

Fall 2021 | News and Benefit Updates

NORTHWEST LABORERS-EMPLOYERS HEALTH & SECURITY TRUST... SERVING OVER 20,000 PLAN PARTICIPANTS

This Newsletter contains a summary of benefit modifications. Please keep this newsletter with your Plan booklet.



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A Message from your Trust

We have all experienced a lot of uncertainty in the world this year, but as 2021 comes to an end, we are pleased to report that the Health Trust is still financially strong and continues to provide the high level of benefits that you depend on to protect

your and your family’s health.

Please continue to use your benefits wisely because your choices make a difference. Your Health Plan is self-funded, which means that all claims are paid only with the money that

the employers have contributed on your behalf and retiree medical premiums. There is no “insurance company”. With all of us working together, we can continue to keep our Health Plan financially strong for all participants and retirees.

The Spinal Manipulation/Chiropractic Benefit What’s covered and what’s not

Need to see the chiropractor? Make sure you understand the benefits available to you before you go. The Plan covers spinal manipulations and chiropractic care to treat neuromusculoskeletal conditions when provided by a medical doctor (M.D.), an osteopathic physician (D.O.) or a chiropractor (D.C.) and is limited to the following benefits:

- Employees or Retirees: A maximum of 24 visits per year.
- Dependents: A maximum of 12 visits per year.
- Benefits are paid at 85% after deductible, limited to \$25 per visit (in-network) and 70% after deductible, limited to \$25 per visit (out-of-network).

The Spinal Manipulation/Chiropractic benefit is not changing. However, the Board of Trustees has added language to the Plan to clarify that spinal manipulations/chiropractic care for the prevention and treatment of non-neuromusculoskeletal disorders is not a covered benefit.

The Plan’s “Summary of Benefit Plan Changes” has been updated to include the following exclusion: “Spinal manipulations/Chiropractic care. Treatment of non-neuromusculoskeletal conditions is not a covered benefit.” The next Plan Booklet will also include this updated language.

C VID-19

COVID-19 update from your Health Trust

As COVID-19 variants continue to spread throughout our communities, the risk of contracting the virus and suffering serious illness and long-term health effects is high for those not vaccinated. The Trustees urge you to protect yourself and your family and get your COVID-19 vaccination. Immunizations are highly effective at preventing serious illness from the virus and have been shown to lessen the severity in the event of a breakthrough case.

Things to Know

- Your Health Trust covers 100% of the cost of the COVID-19 vaccine
- The CDC recommends all persons over age 12 get vaccinated against the COVID-19 virus
- Pfizer vaccinations are now available for children ages 5-11
- The CDC now recommends Pfizer or Moderna vaccine booster shots (a third dose) for all adults ages 18 years and older, at least six months after their second dose
- The Flu and COVID-19 vaccines can be given at the same time
- Getting the COVID vaccination will help save your Health Plan thousands of dollars in office visits, emergency room costs, and hospital admissions

How to find vaccination locations?

COVID-19 vaccinations are available in many convenient locations across Washington and the US.

Online: Visit [vaccines.gov](https://www.vaccines.gov), click on "COVID-19 Vaccines" and enter your zip code.

By Phone: Call the hotline at **1-833-VAX-HELP** (833-829-4357) then press #. Language assistance is available.

By Text: Text your zip code to 438-829 (GET VAX) OR 822-862 (VACUNA) for vaccine locations near you.

Personal Health Support Programs

Your Health Trust has an arrangement with Premera Blue Cross to provide active participants and non-Medicare retirees with several personal health support programs all at no cost to you. These programs include:



24-hour NurseLine where medical advice is just a phone call away, 24 hours a day, 7 days a week, 365 days a year. When you call the 24-Hour NurseLine at 800-755-0011, your call will be answered quickly by a registered nurse. The nurse will not treat you or prescribe medications, but they will answer your medical questions, help you decide if you need to seek medical care and will stay on the line as long as it takes to help you make a decision. Your call is always free and confidential.



BestBeginnings
BROUGHT TO YOU BY PREMERA

BestBeginnings Maternity Resource Program provides pregnancy support to participants or their covered spouse, with the free BestBeginnings mobile app. Download the mobile app at Google Play or iTunes and register with the ID number found on your NWL ID card. **If you register and take the Healthy Pregnancy Survey within the first 16 weeks of pregnancy, the \$500 annual deductible will be waived for the year that the baby is born.**

Personal Health Support Clinicians are available to help you with a chronic condition, illness, or hospitalization. They are there to support you at every stage of health. Find out how to:

- Better manage a condition, such as asthma, diabetes, or heart disease
- Take care of yourself or a loved one to prevent readmission after a hospital stay
- Ask the right questions about an illness or procedure

For more information about Personal Health Support Programs, call **855-869-6775**, 7 a.m. to 7 p.m. Monday through Friday or 9 a.m. to 1 p.m. Saturday Pacific Time.



It's worth a shot!

Have you gotten your annual flu shot? If not, it's not too late. The flu season typically peaks between December and February each year. The CDC recommends the annual flu shot for everyone 6 months and older. When you get a flu shot, you not only protect yourself but those around you. Your Health Plan covers the flu shot at 100% and recommends you get yours today!



Benefit Reset 2022

As we prepare for the New Year, it's a good time to remind you that at the beginning of each calendar year, all Plan deductibles, out-of-pocket accumulators, benefit maximums, and limitations will reset to zero.

Get Your Annual Wellness Exam – There's NO COST to You!

This is a great time to evaluate your health and wellness and take advantage of your routine and preventive care benefits in the New Year. Your Health Plan covers an annual wellness exam—and all recommended preventive services including cancer screenings, well-baby care, and vaccinations—at 100%, no deductible required. Make the most of your benefits by scheduling appointments for yourself and each covered family member. Call your provider and make an appointment today.

Remember, annual physical exams and preventive screenings can save your life by identifying health issues early. And the earlier serious health issues are detected (such as cancer, diabetes, and heart disease), the more effectively they can be treated...and that could save you and the Health Trust a lot of money on future medical bills.

Simplify your life with Optum Rx Home Delivery

For many Americans staying healthy has meant staying home. OptumRx Home Delivery makes getting your prescriptions easy and more convenient. If you have on-going maintenance medications, you can skip the trip to the pharmacy, save time and money, and even sign up for auto refills with OptumRx Home Delivery. For more information, or to sign up for OptumRx Home Delivery, visit www.optumrx.com or call 1-855-856-0535.

Well wishes for the New Year

The holiday season can be a very difficult time for some people. As we continue to navigate these uncertain times, we encourage you to take care of yourself and the people you love. Mental health matters, your wellness matters. You matter. Wishing you a safe and healthy 2022!

happy holidays

STAY SAFE AND HEALTHY



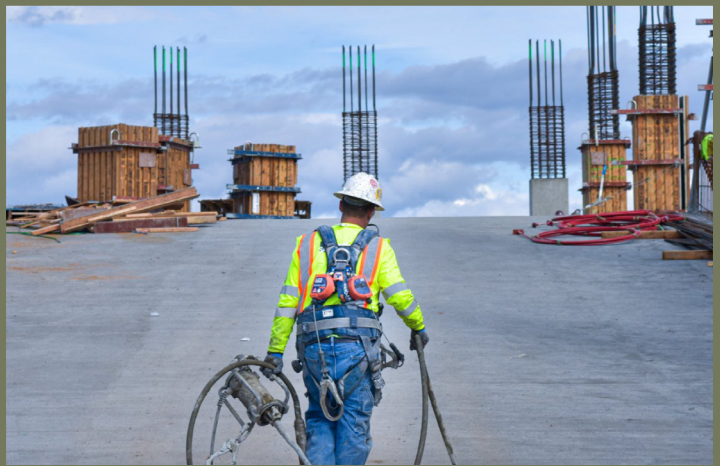
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Your Health Trust

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