

Northwest Laborers-Employers Health & Security Trust
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SUMMARY OF BENEFIT PLAN CHANGES
Specifically addressing the COVID-19 Pandemic
Updated January 2022

The Board of Trustees has adopted the following **temporary** Plan changes related to the COVID-19 Pandemic. Please note that some of these benefit changes may have expired and some will expire when the US Government declares the end of the COVID-19 National Emergency. Please keep this summary with your Plan Booklet until the current booklet is updated.

Plan Changes adopted 4/1/20

Temporary provision to waive cost-sharing related to COVID-19 testing. The ‘Families First Coronavirus Response Act’ effective 4/1/20 until the end of the last month of the National Emergency for COVID-19 as declared by the U.S. Government.

This act requires health plans to waive cost-sharing related to COVID-19 testing. As a result, deductible, coinsurance and co-pays related to COVID-19 testing will be waived.

The following expenses will be covered by your Plan at 100%:

- COVID-19 tests and diagnostic products. "
- Any items and/or services provided in conjunction with an office visit. This includes telehealth and urgent care or emergency room visits related to seeking or obtaining a COVID-19 diagnosis.

Pharmacy benefits – Temporary Provision Effective 4/1/20 – Terminated 9/30/20

OptumRx allowed an early refill of 30-day maintenance prescription medication to ensure you had an uninterrupted supply of medication during the COVID19 threat. OptumRx’s policy included the following:

Participants with active eligibility may obtain an early refill of their prescription medications if they have refills remaining on file at a participating retail or mail-order pharmacy. The refill obtained will stay consistent with the standard days’ supply previously filled by the member. This refill too soon waiver will be continuously evaluated to determine the appropriate duration based on CDC guidance, federal and state declarations, and other relevant data.

Temporary Extended Deadline adopted 3/1/20

The Department of Labor and Department of Treasury announced a “pause” in certain time periods from 3/1/20 until the date 60 days after the U.S . Government declares the end of the COVID-19 National Emergency. 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.

For more information or if you have specific questions regarding your benefits or how these extended deadlines may apply to you and your circumstances, contact the Trust office at 206-282-3600 or toll free at 800-826-2101.

Temporary Plan Change adopted 1/15/22 Pursuant to a Federal mandate, effective 1/15/22 until the end of the National Emergency for

COVID-19, the cost of at-home COVID-19 test kits that are purchased for individualized diagnosis - of COVID-19 will be covered by your Plan at 100%. The Plan will cover up to a maximum of 8 tests per covered person, per month. Claims for reimbursement must be made by completing a COVID-19 Over-the-Counter Test Kit Claim Form, attaching a receipt that shows the UPC code and date of purchase and submit it to the Trust Office at P.O. Box 91002, Seattle, WA 98111-9102; or fax to 206-352-6975 (attention Northwest Laborers).

At-home COVID test kits used for employment related testing are not a covered expense.

COVID-19 test kits purchased on third-party reseller on-line platforms (such as Craigslist, Offer-up, Facebook Marketplace, eBay, or Amazon third-party resellers) are not eligible for reimbursement.