

Northwest Roofers & Employers Health & Security Trust Fund

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Administered by
Welfare & Pension Administration Service, Inc.

March 20, 2020

**To: All Eligible Plan Participants and Dependents of the
Northwest Roofers and Employers Health and Security Trust Fund**

RE: Response to Coronavirus (COVID-19) Outbreak

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

As you are aware, the country is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that some states are issuing emergency orders requiring all insured health plans to take certain steps to cover services related to COVID-19 testing. Even though this Plan is not required to comply with the emergency order, the Board of Trustees of the Northwest Roofers and Employers Health and Security Trust Fund ("the Plan") is closely monitoring governmental recommendations and mandates.

In response to the Coronavirus outbreak effective March 1, 2020 the Board of Trustees has adopted the following changes to the Plan's Medical and Prescription Drug Benefits which will stay in effect until the COVID-19 emergency orders are lifted:

- The Trust will waive any out-of-pocket costs associated with testing for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. For those testing positive, treatment of COVID-19 will still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider's status.
- The Trust will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.
- EnvisionRx is temporarily relaxing refill-too-soon guidelines to allow a one-time refill of 30-day maintenance medications. The waiver does not apply to opioids or controlled substances. You are encouraged to keep at least a 30-day supply of prescription medication at hand. You may also choose to use mail order to receive delivery of your medications at home.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (800) 331-6158, option 0.

If you have questions about your prescription drug benefits, please contact EnvisionRx at (800) 361-4542 or visit the website www.envisionrx.com.

This 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 this Plan does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan 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 Administration Office at 206-441-7574, option 0 or toll free at 800-33-6158, option 0. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

**Board of Trustees
Northwest Roofers and Employers Health and Security Trust Fund**