

# Northwest Roofers & Employers Health & Security Trust Fund

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Administered by  
Welfare & Pension Administration Service, Inc.

June 17, 2020

**TO: All Participants and Eligible Dependents  
Northwest Roofers & Employers Health & Security Trust Fund**

**RE: Telemedicine - Effective March 1, 2020**

*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.*

## Telemedicine

Effective March 1, 2020, Telemedicine visits are covered in place of in-person office visits when in-person office visits may not be available. The Trust will cover medically necessary charges for telephonic, online or other consultations where the patient is not physically present with the physician, or other Covered Provider at the time of the consultation, the same as any other covered office visit, subject to all other Plan provisions and limitations. Coverage for telephonic or other virtual care visits are subject to the same cost sharing terms of regular office visits:

- For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine), to be covered, the telehealth/telemedicine consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
- Reimbursed up to the allowed amount, for use of a telemedicine service for which the member paid out-of-pocket for services.
- Charges for missed appointments continue to be excluded from Plan coverage.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (800) 331-6158 option 0. Please also refer to the Trust website for additional notices: [www.nwrooferstrust.com](http://www.nwrooferstrust.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](http://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 & Employers Health & Security Trust Fund**