Northwest Roofers & Employers Health & Security Trust Fund

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Administered by

Welfare & Pension Administration Service, Inc.

February 25, 2021

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

RE: Enhanced Pain Program – Effective January 1, 2021

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.

Effective January 1, 2021, the Plan adopted the Enhanced Pain Program with Elixir (previously EnvisionRx). The Enhanced Pain Program includes monitoring and case management of Opioid and pain medications. If you are on a pain management prescription, you may be impacted by the program to make sure the drugs are used in an appropriate and safe manner.

If you have any questions regarding your benefits or the content of this notice, contact the Administration Office at (800) 331-6158, option 0 or visit the Trust website at 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 800-331-6158, 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 & Employers Health & Security Trust Fund

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