

# Northwest Roofers & Employers Health & Security Trust Fund

Physical Address 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing Address PO Box 34203, Seattle, WA 98124  
Phone (206) 441-7574 or (800) 732-1121 • Fax (206) 505-9727 • Website [www.nwrooferstrust.com](http://www.nwrooferstrust.com)

Administered by  
Welfare & Pension Administration Service, Inc.

**October 10, 2023**

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

**RE: Benefit Changes – Contraceptive Coverage and Chiropractic Benefit Change**

***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.***

## **Contraceptive Coverage**

The Board of Trustees of the Northwest Roofers & Employers Health & Security Trust Fund (the “Plan”) took action to cover all FDA approved contraceptive methods, including emergency pills, for participants and dependents effective July 1, 2023.

Contraceptive prescription drugs and devices are covered under the Plan’s prescription drug benefit without a prior authorization requirement for all eligible participants and dependents. All contraceptive methods are subject to the prescription deductible and applicable coinsurance. Contraceptive procedures that are covered under the Medical Plan are subject to all standard plan benefits including deductible and coinsurance.

## **Chiropractic Benefit Change**

Effective July 1, 2022, action was taken by the Board of Trustees to eliminate the ten (10) visit medical review requirement as outlined on page 37 of the Plan Booklet. The limit still remains at 20 visits per calendar year.

## **Member Portal**

We are pleased to notify you of a recent update to the member access on your Trust Website. The site located at <https://www.nwrooferstrust.com> includes the following Trust Fund related material:

- Forms – Claim Forms, Insurance Documents, Disclosure and Privacy Notice
- Plan Booklets – Healthcare Plan Booklet with any updated Summary Material Modification Notices
- SBCs, Plan Coverage Notices & Summary Annual Report
- Links to Local Unions and Other Useful Sites
- Contact Information – Where to go for Plan Benefits and Information

This site will also provide a link to “My Personal Benefit” information, which may be viewed through a secure location requiring the registration of an account with the Participant Portal – to register your account, please follow the instructions below:

- Visit – <https://www.nwrooferstrust.com>
- Click on the purple “Member Login” button on the right side of the screen.
- Enter your email address or social security number.
- Create a password.
- Click on Create new account.

- You will be prompted to complete the following information:
  - Birthdate
  - SSN
  - Email
  - Password (*password must be at least 8 character and include: 1 upper case letter, 1 lower case letter, 1 number, and 1 special character*)
  - Confirm password
- Upon confirming your email, you will be taken to the login page to login using your newly created password.

“My Personal Benefits” information includes the following data:

- Personal Information – Name, address, gender, birth date, marital status, etc.
- Health Plan Eligibility – Plan eligibility in the current and prior months
- Hours/Contributions – Statement showing employers reporting hours and contributions to the Trust on your behalf
- Dependent Enrollment Information – Names of enrolled dependents
- Medical Claims Summary and Paid Claims Detail
- Beneficiary Designation (if available)

*\*Please note, if you have already accessed your member portal with a PIN, you will need to reset access with the new password setup.*

Employees will only be able to access their own paid claims history and that of dependents under age 13. Spouses and dependent children over age 13, must register their own account. You may register a dependent account on the Trust web site at <https://www.nwrooferstrust.com>

## **Tips**

- If you forget your password, you can reset it by clicking the “Forgot your password?” link and then enter your email.
- You will receive an email with a link to reset your password.
- If you lock yourself out of the portal, you will need to wait at least 10 minutes before trying your password again or using the “Forgot your password?” link.
- Your current password cannot be the same as the previous 10 passwords.

If you have questions regarding the contents of this notice, please contact the Administration Office at (800) 331-6158.

## **Board of Trustees**

### **Northwest Roofers & Employers Health & Security Trust Fund**

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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates. Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.