

Northwest Laborers-Employers Health & Security Trust
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SUMMARY OF BENEFIT PLAN CHANGES
Updated August 1, 2020

The Board of Trustees has adopted the following Plan changes. *Please keep this summary with your Plan Booklet until the current booklet is updated.*

▪ **Plan Changes adopted April 1, 2020**

- ◇ **The ‘Families First Coronavirus Response Act’ is effective April 1, 2020** and set to expire automatically on December 31, 2020. This act requires health plans to waive cost-sharing related to COVID-19 testing. As a result, deductible, co-insurance 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**

Until further notice, OptumRx will allow early refill of your 30-day maintenance prescription medication to ensure you have an uninterrupted supply of medication during the COVID-19 threat. OptumRx’s policy includes the following:

- Optum members 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. This policy is in effect for all regions and states covered by OptumRx.

Contact OptumRx customer service at 888-354-0090 if you have questions about these pharmacy benefit changes.

▪ **Temporary Extended Deadlines**

- ◇ **May 4, 2020, the Department of Labor and Department of Treasury announced a “pause” in certain time periods from March 1, 2020 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’s administrative office at 206-282-3600 or toll free 800-826-2102.

▪ **Plan Changes adopted August 1, 2020**

- ◇ **Gender dysphoria including gender reassignment.**

The following Plan Provisions related to gender dysphoria and gender reassignment have been amended and adopted.

- The Exclusion for Sexual dysfunction (Plan Booklet p. 88) is revised and defined as follows:
Sexual Dysfunction: Care, services and treatment for sexual dysfunction.
- New language is added to the list of **Covered Services** to provide:
Gender Dysphoria including Gender Reassignment. Services and supplies for treatment of gender dysphoria including gender reassignment that meet medical necessity requirements. Prior Authorization for Plan benefits is required.