



NORTHWEST
CARPENTERS
TRUSTS

Health and Security Retirement Vacation Industry Fund

Northwest Carpenters Health and Security Plan Summary of Material Modification

The purpose of this notice is to advise you of amendments to the Northwest Carpenters Health and Security Plan recently approved by the Board of Trustees.

Expiration of COVID-19 Public Health Emergency and National Emergency

On January 30, 2023, the Biden Administration announced its plan to extend the COVID-19 Public Health Emergency (PHE) and National Emergency (NE). These were set to expire on April 11 and March 1, respectively. Both are now set to expire on May 11, 2023. At that time several important features of the Northwest Carpenters Health and Security Plan will revert to the guidelines in place prior to this federal change. These changes are described below.

Medical and Prescription Drug Benefit Changes—Effective for dates of service and dates of purchase May 12, 2023, and later, COVID-19 test kits purchased over the counter are no longer covered by the Northwest Carpenters Health and Security Plan. COVID-19 testing, immunizations, vaccines to include booster doses, and related services administered by your doctor as part of an office visit will continue to be covered by the Plan. Network and non-network benefits and out-of-pocket expenses apply.

Key Deadlines Reinstated—The expiration of the Public Health Emergency (PHE) reinstates key deadlines that had previously been suspended for COBRA payments, claims and appeals, external review deadlines, HIPAA special enrollment, and plan-related notices. These ERISA-mandated deadlines revert to pre-pandemic deadlines effective July 10, 2023:

- HIPAA Special Enrollment—Participants and dependents will again be subject to a 30-day (or 60-day, if applicable) window to request special enrollment in the Northwest Carpenters Health and Security Plan midyear under HIPAA.
- Certain COBRA deadlines will return to their regular requirements, including:
 - The 60-day window to elect COBRA continuation coverage;
 - The 45-day period for initial payment and 30-day period for subsequent payment of COBRA premiums;
 - The 60-day period for individuals to notify the Plan of certain qualifying events or a disability determination; and
 - The deadlines for the Plan to provide COBRA election notices (generally within 14 days of the qualifying event).
- Claims and appeals deadlines under all plans subject to ERISA (including both retirement and health and security plans) also revert to the pre-pandemic timing, including:
 - The deadline to file a benefit claim under the plan's claims procedure;
 - The deadline to file an appeal of an adverse benefit determination under the plan's claims procedure;

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- The deadline to file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination; and
- The deadline to file information to perfect a request for external review upon a finding that the request was not complete.

Modification to Dollar Bank Eligibility

To gain initial eligibility for the Northwest Carpenters Health and Security Plan, a participant must accumulate a minimum of \$3,000 in employer contributions. Previously, the Plan required at least \$3,000 within a three-month period and at least \$1 during the first month. Effective March 1, 2023, the Plan requires at least \$3,000 within a six-month period and at least \$1 during the first four months. This change does not require participants to wait longer to gain eligibility. It simply allows more time to accumulate the required \$3,000 in contributions. There will continue to be a lag month following the month your dollar bank reaches \$3,000. As before, eligibility begins on the first day of the month following the lag month, and you will have continuous coverage for a three-month period.

Questions?

If you have questions about these important changes, please contact Participant Services at Northwest Carpenters Trusts: (800) 552-0635. We are available Monday through Friday from 8 a.m. to 5 p.m. PST. Plan information is also available online at: www.CarpentersBenefits.org.