



# CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

## Carpenters Health and Security Plan of Western Washington

### Summary of Material Modification

#### Habilitation and Rehabilitation Benefits

##### Purpose of Notice

The purpose of this notice is to advise you the Board of Trustees amended the Carpenters Health and Security Plan of Western Washington (plan) to provide additional habilitation and/or rehabilitation outpatient visits when medically necessary to prevent regression in the patient's physical condition.

##### Outpatient Habilitation and Rehabilitation Benefit Update

The Carpenters Health and Security Plan provides benefits for inpatient and outpatient habilitation and rehabilitation services. Effective June 1, 2021, the outpatient habilitation and rehabilitation benefit was amended as described below.

**“Habilitative care”** refers to health care services that help a patient keep, learn, or improve skills and functioning for daily living. An example is therapy for a child who is not walking or talking at the expected age. Services may include physical, speech and/or occupational therapy. Benefits are provided for habilitative care with a calendar year maximum of 30 outpatient visits. If, however, the ordering physician determines additional visits are medically necessary, a fully documented request can be made to the plan. Up to an additional 30 visits may be allowed (a total of 60 visits per calendar year) based on the information provided by the ordering physician to the plan.

**“Rehabilitative care”** refers to health care services that help a patient improve or restore function previously normal but lost due to illness, injury or surgery. An example is therapy for an individual following knee surgery. Services may include physical, speech, respiratory, and/or occupational therapy. Benefits are provided for rehabilitative care with a calendar year maximum of 30 outpatient visits. If, however, the ordering physician determines additional visits are medically necessary, a fully documented request can be made to the plan. Up to an additional 30 visits may be allowed (a total of 60 visits per calendar year) based on the information provided by the ordering physician to the plan.

All habilitative and rehabilitative benefits are provided at 90% with network providers and at 80% with nonnetwork providers. The calendar year outpatient maximum applies to habilitative and rehabilitative services combined. The visit limits above do not apply to habilitative or rehabilitative services provided to treat a mental health condition or substance abuse. Please

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see the Carpenters Trusts website for details about the habilitation and rehabilitation benefits:  
[www.ctww.org](http://www.ctww.org).

### **Questions?**

Please contact the Claims Department at Carpenters Trusts of Western Washington if you have questions about this important change to the Carpenters Health and Security Plan: (800) 552-0635.

Si tiene preguntas sobre esta información o sus beneficios; por favor, comuníquese a esta oficina al número telefónico arriba mencionado.