



NORTHWEST
CARPENTERS
TRUSTS

Health and Security Retirement Vacation Industry Fund

Northwest Carpenters Health and Security Plan Summary of Material Modification August 1, 2023

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

New Role for Regence Effective October 1, 2023

As you may know, Regence BlueShield is currently the Plan's preferred provider organization (PPO). In this capacity, Regence receives participant and dependent medical claims, applies negotiated discounts to the billed amount, and then forwards the repriced claims to Northwest Carpenters Trusts for processing. Beginning October 1, 2023, claims will no longer be processed by Northwest Carpenters Trusts. Regence will be responsible for determining benefits, sending payment to providers, issuing the Explanation of Benefits (EOB) to the patient, and responding to patient and provider questions about benefit payments and out-of-pocket expenses. This change applies to the Plan's medical benefits only. Medical benefits will continue to be funded by the Northwest Carpenters Health and Security Trust.

Service-Related Changes

Here is how this transition will affect you from a service perspective:

1. Regence will issue new ID cards to eligible participants and dependents. Your group number and member number will change.
2. If you have a user account at www.regence.com, you will need to re-register with your new ID number.
3. The Explanation of Benefits (EOB) will be issued by Regence. To view medical claims online, register and log on to www.regence.com using the information on your new card.
4. Beginning October 1, 2023, contact Regence BlueShield any time you have a claims-related question, regardless of the date of service: (866) 240-9580.

New Medical Plan Benefits

This transition will result in a number of benefit improvements which take effect on October 1, 2023. The most significant changes are summarized below and apply to Dollar Bank Coverage, Self-Contribution Coverage, COBRA, and Retiree Coverage, unless stated otherwise. A new plan booklet with complete medical benefit information will be provided by Regence in the next few months.

- **Annual out-of-pocket maximum** will change from \$4,000 individual/\$8,000 family to \$2,500 individual/\$5,000 family. Your annual deductible (\$200 individual/\$400 family)

will be applied to this out-of-pocket maximum, in addition to copayments and coinsurance for covered services and supplies provided by network providers. Once the individual/family out-of-pocket maximum is satisfied, the participant or dependent will not be responsible for any network deductible, coinsurance or copayments for the remainder of the calendar year. Copayments and coinsurance for non-network providers do not apply to the annual out-of-pocket maximum.

- **Massage therapy** will be covered under the outpatient rehabilitation benefit, which has a combined limit of 60 visits annually.
- **Orthognathic surgery** will no longer be limited to a \$5,000 lifetime maximum for active employees. Benefits will continue to be excluded under Retiree Coverage.
- **Orthotics** will no longer have a dollar limit and will be available once per calendar year. Benefits will continue to be excluded under Retiree Coverage.
- **Preventive care and immunizations** will no longer require a \$20 copay when services and supplies are received from a non-network provider.
- **Spinal manipulations** will continue to be paid at 80%, but the 20% coinsurance will now be applied to the annual out-of-pocket maximum (\$2,500 individual/\$5,000 family).
- **Temporal mandibular joint disorder (TMJ)** benefits will no longer be limited to a lifetime maximum of \$2,500. Benefits will continue to be excluded under Retiree Coverage.

What Is Not Changing?

While Regence BlueShield will begin processing medical claims and provide customer service for those claims, all other Plan benefits remain unchanged:

- Prescription benefits will continue to be administered by Express Scripts.
- Dental benefits will continue to be administered by Delta Dental of Washington.
- Vision benefits will continue to be administered by VSP.
- Benefits for time loss, life insurance, and accidental death and dismemberment will continue to be administered by Northwest Carpenters Trusts.

Northwest Carpenters Trusts will also continue to process all enrollment and eligibility forms and provide customer service for these processes. Please continue to contact Northwest Carpenters Trusts with questions about work hours, employer contributions, COBRA, Self-Contribution, or Retiree Coverage. Pension and Vacation benefits also remain unchanged.

Questions?

Additional information will be provided prior to October 1, 2023. If you have questions or concerns about these changes, contact Participant Services at Northwest Carpenters Trusts: (800) 552-0635.