



NORTHWEST
CARPENTERS
TRUSTS

Health and Security Retirement Vacation Industry Fund

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

On August 1, 2023, we notified you of important changes that are happening to the Northwest Carpenters Health and Security Plan. This notice provides you with additional information regarding these changes. **These changes apply to the Plan's self-funded medical Plan only.** The Kaiser Permanente medical Plan, prescription drug, dental, vision and other benefit plans are not changing.

New Role for Regence BlueShield Effective October 1, 2023

Effective October 1, 2023, Regence BlueShield will take over all medical claims administration for the Plan. This means Regence will determine Plan benefits using its internal policies and procedures, and send Plan payments to providers, and issue the Explanation of Benefits (EOB) to you and your providers. Regence will also be responsible for responding to all questions about your medical claims payment. Contact Regence BlueShield at (888) 675-6570.

The Preferred Provider Organization (PPO) is not changing. You will continue to have lower out-of-pocket expenses when you see providers participating in the Regence Preferred network.

You'll receive new medical ID cards. Regence will issue new ID cards to eligible participants and dependents starting September 15, 2023. Your ID number will change. If you have a user account at www.regence.com, you'll need to re-register with your new ID number.

You'll receive a new medical Plan booklet. Regence is currently drafting a new medical Plan booklet, which will look different than your current booklet and include these and other benefit changes described in our previous notice:

- The annual out-of-pocket maximum is lowering to \$2,500 per individual/\$5,000 per family.
- Your deductible, copayments, and coinsurance for covered services and supplies provided by network providers will count toward your new 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, TMJ surgery, and orthotics will no longer be subject to a dollar limit.
- Preventive care and immunizations will no longer require a \$20 copay when services and supplies are received from a non-network provider.

A new Summary of Benefits and Coverage (SBC) is enclosed. The Plan has issued new Summaries of Benefits and Coverage reflecting Regence's new role and the benefit changes. Enclosed with this notice are the Summaries for which you and your dependents are eligible.

Subrogation, coordination of benefits, and claims processing will be handled by Regence BlueShield. This means that when an issue with a claim arises, you may be asked to complete a Regence form or provide information directly to Regence. You will no longer work with Northwest Carpenters Trusts to address issues regarding medical claims processing.

The Explanation of Benefits (EOB) will look different. EOBs will be issued by Regence using a format that is different from the EOBs you received from Northwest Carpenters Trusts. To view medical claims online, register and log on to www.regence.com using the information on your new ID card. To access an EOB processed before October 1, 2023, log on to the Northwest Carpenters Trusts member portal (www.CarpentersBenefits.org/member) or call (800) 552-0635.

Regence BlueShield will handle appeals of medical claims. If you wish to appeal an adverse benefit decision concerning a medical claim, you will need to contact Regence and follow the claim appeals process explained in the new medical Plan booklet and on your EOB. The Board of Trustees will no longer hear medical claims appeals effective October 1, 2023.

What Is Not Changing?

The Northwest Carpenters Health and Security Plan will continue to be a self-funded plan. Claims will continue to be paid with funds contributed by your employer.

Regence BlueShield will only be handling medical claims for the Plan. The Kaiser Permanente medical Plan, prescription, dental, vision, time loss, life insurance, and accidental and dismemberment benefit plans have separate claims procedures and should not be submitted to Regence.

- Kaiser administers claims for employees enrolled in its HMO: (800) 813-2000.
- Prescription benefits are provided by Express Scripts: (800) 282-2881.
- Dental benefits are administered by Delta Dental of Washington: (800) 554-1907.
- Vision benefits are administered by VSP: (800) 877-7195.
- Benefits for time loss, life insurance, and accidental death and dismemberment are administered by Northwest Carpenters Trusts: (800) 552-0635.

Northwest Carpenters Trusts will still be responsible for enrolling participants and dependents and determining eligibility for benefits. Contact Participant Services if you have questions about work hours, employer contributions, COBRA, Self-Contribution, or Retiree Coverage.

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