



CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

Carpenters Health and Security Trust of Western Washington

Summary of Material Modification

March 1, 2020

Testing For Coronavirus Covered Without Cost-Sharing For All Dates of Services

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 to eliminate out-of-pocket expenses and preauthorization requirements for Coronavirus (COVID-19) testing.

Coronavirus Testing

The Centers for Disease Control and Prevention (CDC) establishes guidelines for physicians to determine if a patient needs COVID-19 testing. The current guidelines are as follows:

Clinicians should use their judgment to determine if a patient has signs and symptoms compatible with COVID-19 and whether the patient should be tested. Decisions on which patients receive testing should be based on the local epidemiology of COVID-19, as well as the clinical course of illness. Most patients with confirmed COVID-19 have developed fever and/or symptoms of acute respiratory illness (e.g., cough, difficulty breathing). Clinicians are strongly encouraged to test for other causes of respiratory illness, including infections such as influenza.

If your or your dependent's physician recommends testing for COVID-19, the Carpenters Health and Security Plan will cover the test and the office visit or telehealth consultation associated with the test at 100%. These services will not be subject to the \$200 annual deductible, the 10% (network) or 20% (nonnetwork) coinsurance, or the \$10 (network) or \$20 (nonnetwork) office visit copayment. This change applies to participants and dependents with dollar bank eligibility, Self-Contribution and COBRA coverage and Retiree Coverage, and applies for all dates of service. If you are covered under SecureHorizons, separate benefit guidelines apply. Please contact your provider for additional information.

If you or a dependent are diagnosed with COVID-19, treatment of this condition will be subject to out-of-pocket expenses, including the annual deductible, coinsurance and office visit copayments. The plan has also temporarily suspended any preauthorization requirement for hospital admissions for the treatment COVID-19.

(over, please)

Refill of Maintenance Prescription Drugs

The Carpenters Health and Security Plan will temporarily lessen restrictions on the refilling of maintenance prescription drugs. If you experience any problem with a “refill-too-soon” denial, please contact the Claims Department at Carpenters Trusts for assistance: (800) 552-0635.

Questions?

The Board of Trustees will continue to monitor this crisis and update you as events warrant. Please contact the Claims Department at Carpenters Trusts of Western Washington if you have questions about this important plan amendment: (800) 552-0635.

The following websites provide reliable information about COVID-19 at the state and national level:

Washington State Department of Health

www.doh.wa.gov

Centers For Disease Control and Prevention

www.cdc.gov