



CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

Carpenters Health and Security Plan of Western Washington

Summary of Material Modification

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 as follows:

- The preferred provider network is changing from Aetna to Regence effective September 1, 2021.
- Alternative care will be covered in lieu of regular plan benefits for dates of service beginning September 1, 2021 and vasectomies will be covered at 100% for dates of service beginning September 1, 2021.
- The Oregon-Washington Carpenters-Employers Health and Welfare Plan merged with the Carpenters Health and Security Plan effective July 1, 2021 for September 1, 2021 coverage.

New Provider Network September 1, 2021

Background

A very important change is being made to the Carpenters Health and Security Plan of Western Washington effective September 1, 2021. On that day, the plan will move from its current preferred provider network, Aetna, to its new preferred provider network, Regence. As you may recall, a preferred provider network is a group of providers – hospitals, urgent care centers, clinics, physicians, specialists, chiropractors, and many others – that provide services at a contractually discounted rate in exchange for the plan's participation in the network. No action is required by you at this time.

Important: This change does not apply to Medicare-eligible retirees and dependents who elected Retiree Coverage.

What's Changing On September 1?

The September 1, 2021 change from Aetna to Regence should be seamless for the vast majority of participants, retirees and dependents but here are a few of the more important issues related to this plan change:

1. The Regence network extends to all fifty states through the BlueCard network which makes finding a network provider a lot easier when working or traveling outside the Pacific

Northwest. Remember, using a network provider usually means less out-of-pocket expense for you and lower claims costs for the plan.

2. Regence will provide the following additional services for participants and dependents:
 - Preauthorization for inpatient admissions. With Regence, your provider is responsible for precertifying inpatient admissions.
 - Preauthorization for bariatric surgery.
 - Case management services.
 - Preauthorization for other services and supplies such as, but not limited to, durable medical equipment, home health care, home phototherapy, hospice care, infusion therapy, neurodevelopmental therapy, neuropsychological or psychological assessments or tests.

More details about these program changes will be provided to you in August. Carpenters Trusts will also provide updates on the web: www.ctww.org. This change does not affect Medicare-eligible retirees or dependents unless the retiree regains dollar bank eligibility through post-retirement service.

What to Look For

Here's how the change in network will be introduced in advance of the September 1, 2021 effective date:

1. Participants will receive a new Regence/Carpenters Trusts ID Card in late August. The projected mail date for the new card is August 25, 2021. The new ID Card will replace the Aetna/Carpenters Trusts ID Card currently in use. When you or a dependent receive services or supplies from any provider, please present your new ID Card to the provider.
2. Effective for services beginning September 1, 2021, your provider is responsible for contacting Regence to verify eligibility and benefits and to obtain authorization for any service that requires prior approval.
3. Your Delta Dental card and your dental and orthodontia benefits, in general, are unaffected by this change.

The Board of Trustees is making this change to help slow the rise in healthcare inflation across the carpenter population. Preliminary studies suggest the new preferred provider network will save the plan a significant amount of money while improving services. Carpenters Trusts will continue to update you on the progress of this project with follow-up communications in July and August. **No action is required by you at this time.**

New Plan Benefits Effective September 1, 2021

The Board of Trustees approved three benefit changes to the Carpenters Health and Security Plan effective September 1, 2021 as described below:

- Alternative care may be covered in lieu of regular plan benefits for dates of service beginning September 1, 2021 if certain conditions are met. Alternative care must be approved in writing, medically necessary and must meet accepted medical community standards and result in no additional cost to the plan. For example, alternative care could be coverage for home care or a skilled nursing facility in lieu of hospitalization.

- Vasectomies will be covered at 100% for dates of service beginning September 1, 2021.
- The Plan is implementing a specialty pharmacy copay assistance program, SaveOnSP administered by Express Scripts, to help you save money on certain specialty medications. If your specialty medication is noted on the SaveOnSP Drug List, you must participate in the SaveOnSP program to receive your medications free of charge (\$0). Specialty medications are filled through Accredo specialty pharmacy. You will be contacted by Express Scripts if your specialty medication is on the SaveOnSP Drug List.

Please contact Claims at Carpenters Trusts if you have questions about these benefit changes.

Washington and Oregon Plans Joining Forces!

After much discussion, the Trustors and Board of Trustees of the Oregon-Southwest Washington Carpenters Trusts and the Board of Trustees of the Western Washington Carpenters Trusts agreed to merge their trusts and fringe benefit plans. This important change is effective July 1, 2021 with changes phased in through the end of the year. With these mergers, the Board of Trustees intend to take advantage of lower administrative expenses due to increased negotiating power with plan vendors and improved portability of benefits for participants working in multiple jurisdictions (money follows). If you work in Oregon, you will continue to participant in this Trust and Plan without the need for reciprocity. **No action is required by you with this change.**

Questions?

If you have questions about these important changes, please contact Participants Services at Carpenters Trusts: (800) 552-0635.