



# CARPENTERS TRUSTS

of Western Washington

Health and Security Retirement Vacation Industry Fund

## Carpenters Health and Security Trust of Western Washington

### Summary of Material Modification June 1, 2019

#### Massage Therapy and Acupuncture Are Covered Services Effective June 1, 2019

##### 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 include massage therapy and acupuncture effective June 1, 2019.

##### Massage Therapy Services

Benefits are provided for massage therapy when provided by a licensed massage therapist. Benefits are provided at 80% for network and non-network providers. These services always require 20% coinsurance and these coinsurance expenses do not apply toward the \$2,300 annual coinsurance maximum or \$4,000 out-of-pocket maximum. There is a 24 combined visit calendar year maximum for massage therapy, chiropractic care and acupuncture. Massage therapy is not available under Retiree Coverage for those who are eligible for Medicare.

Services and supplies include:

- Massage therapy only.

Benefits are **not** provided for:

- More than one massage per day;
- Lubricants (for example oils, lotions, emollients); or
- Any other service or supply.

##### Acupuncture Services

Benefits are provided for acupuncture when provided by a licensed acupuncturist. Benefits are provided at 80% for network and non-network providers. These services always require 20% coinsurance and these coinsurance expenses do not apply toward the \$2,300 annual coinsurance maximum or \$4,000 out-of-pocket maximum. There is a 24 combined visit calendar year maximum for acupuncture, massage therapy, and chiropractic care. Acupuncture is not available under Retiree Coverage for those who are eligible for Medicare.

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Services and supplies include:

- New or established patient examination per condition; and
- Acupuncture only.

Benefits are **not** provided for:

- More than one visit per day;
- Manual or massage therapy;
- Heat therapy, cupping, therapeutic exercise, or neuromuscular reeducation; or
- Any other service or supply such as an unlisted therapeutic procedure, kinetic activities, electromagnetic, or infrared therapy.

### **Questions?**

Please contact the Claims Department at Carpenters Trusts of Western Washington if you have questions about this plan amendment or about medical benefits in general: (800) 552-0635.