

# Puget Sound Electrical Workers Healthcare Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

July 7, 2023

**TO: All Eligible Plan Participants  
Puget Sound Electrical Workers Healthcare Trust**

**RE: Plan Benefit Changes**

***This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.***

## **Telemedicine – Temporary Extension of Coverage**

Effective **through December 31, 2023**, the Trust will cover medically necessary charges for telephonic, online, or other consultations where the patient is not physically present with the physician or other Covered Provider at the time of the consultation as any other office visit. The temporary waiver will allow coverage for telephonic or other virtual care visits subject to the annual deductible and coinsurance benefits, as follows:

1. For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) to be covered, the consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
2. Reimbursed up to the Allowed Amount as defined in the Summary Plan Description.
3. Reimbursed at 100% of the Allowed Amount for all telephone or audio/video visits related to COVID-19 testing.

As a reminder, active participants and non-Medicare retirees and their eligible dependents have access to 24/7 care via telephone or video chat through Teladoc at no cost to the participant. To schedule a consultation, visit [www.Teladoc.com/Premera](http://www.Teladoc.com/Premera) or call (855) 332-4059.

## **Dialysis Treatment**

The Plan covers hemodialysis or peritoneal dialysis and supplies administered under the direction of a Physician in a Hospital, Health Care Facility, Physician's office or at home.

**Inpatient Dialysis** – Dialysis services and supplies administered while you are admitted inpatient in a Hospital or Health Care Facility are covered the same as other inpatient services and supplies.

**Outpatient Dialysis** – The Plan will pay claims for outpatient dialysis services for both preferred and non-preferred providers at 150% of the Medicare allowable amount as of the date of the service. These services will not be subject to deductible or coinsurance.

*Important Note: If you or your eligible dependent has been diagnosed with End Stage Renal Disease (ESRD), you or your dependent may be eligible to enroll in Medicare Part A and B. Although you are not obligated by the Trust to enroll in Medicare, enrolling in both Parts A and B will help protect you from being balance billed by providers of dialysis services.*

The Trust may, at its sole discretion, agree to a contractual arrangement for payment with a provider of dialysis services. The contract may provide for a different payment rate for dialysis services than described above. But in no circumstances will the contract allow for a payment less than the payments listed above. Any contractual agreement and/or change in payment terms with a provider of dialysis services will be at the sole discretion of the Trust.

### **Donor Expense Limitation**

Effective **November 1, 2021**, the Trust has increased the donor related expenses limitation to \$75,000 per transplant.

### **COVID-19 National Emergency**

As you may be aware, the Biden Administration has announced an end to the COVID-19 National Emergency and the related Public Health Emergency. Following this announcement, the Board of Trustees of the Puget Sound Electrical Workers Healthcare Trust has adopted the following benefit plan provisions related to the diagnosis and treatment of COVID -

- The Plan will no longer provide benefits for Over the Counter (OTC) COVID testing pursuant to the normal Plan terms.
- The Plan will continue to provide benefits for COVID vaccines as a preventative benefit (paid in-network at 100% without cost sharing).
- The Plan will continue to provide benefits for antiviral medication for the treatment of COVID (such as Paxlovid) under normal Plan provisions (subject to deductive, co-payments, in-network or out-of-network coinsurance).
- Other treatment of COVID and in office diagnostic testing remains covered under normal Plan provisions (subject to deductive, co-payments, in-network or out-of-network coinsurance).

If you have questions regarding the contents in this notice, please contact the administration office at (866) 314-4239. Please also refer to the Trust website for additional information: [www.psewtrusts.com](http://www.psewtrusts.com).

### **Board of Trustees**

#### **Puget Sound Electrical Workers Healthcare Trust**

**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents, divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.