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Your Health Trust

December 2023 | News and Benefit Updates

NORTHWEST LABORERS-EMPLOYERS HEALTH & SECURITY TRUST... SERVING OVER 20,000 PLAN PARTICIPANTS

This Newsletter contains a summary of benefit modifications. Please keep this newsletter with your Plan booklet.

No More Surprise Medical Bills

The No Surprises Act, passed in January 2022, provides protection from surprise medical bills under certain circumstances. It limits the amount that you have to pay for emergency services, non-emergency services from out-of-network providers at in-network facilities, and air ambulance services. It also requires disclosure of costs and patient rights and establishes a resolution process for payment disputes.

How does this affect you?

- Protection from surprise bills. The law is important because it protects you from unexpected medical bills and provides you with more transparency and control over your healthcare costs.
- Continuity of Care. The No Surprises Act requires that when a provider or facility leaves a network, you will be informed of this change. If you are receiving treatment, are scheduled for non-elective surgery, are pregnant or terminally ill, you can request to continue care with the same benefits for up to 90 days.
- Compare prices. The Price Comparison Tool is now available on Participant Edge. The tool can provide you with a real-time estimate of your cost-sharing liability from different providers for covered items and services.

No action is required for you to receive protection from the No Surprises Act. Your Health ID cards were updated to include deductible and out-of-pocket maximums in early 2022.

How Much Does that Cost? Ask the Price Comparison Tool

Most people are generally aware of the percentage insurance covers when it comes to medical expenses in-network (85%) or out-of-network (70%). However, what's not always clear is, 85% or 70% of what total amount? Now you are able to look up the total cost of a given medical service or procedure in the Price Comparison Tool, available on Participant Edge.

Ask your healthcare provider's office or billing personnel to give you a billing code for the service or procedure, and simply plug it into the tool. Your estimated cost of care, negotiated by your health plan, will be shown for the billing code you entered. If you do not have a billing code, you can still search for providers by name and specialty.

The Price Comparison Tool is a great resource to estimate what your final out-of-pocket expenses will be for medical care. And along with projected costs, the tool will also show provider highlights such as whether they are accepting new patients, bio, location, specialties, awards, recognition and more.

Access the tool on your personal Participant Edge portal – available at www.zenithamerican.com and now available on the Participant Edge mobile app.



NWL medical claim reimbursement form

Diabetic Supply Coverage

If you are one of the 37.3 million people in the United States with diabetes and use a continuous glucose monitor (CGM), insulin pump or other diabetic supplies, and you are an eligible active or non-Medicare participant, this update is for you.

Beginning November 1st, diabetic supplies are covered under the Prescription Drug benefit/ OptumRx, making the process of buying diabetic supplies easier. This means that your diabetic supplies will be subject to the Prescription Drug benefit including a \$15 copay and 15% of the balance. Your Prescription Drug Plan now covers Continuous Glucose Monitors (CGM'S) with an approved clinical prior authorization for members who use insulin to treat diabetes or for members who have experienced dangerously low blood sugar levels in the past.

If the Prescription Drug Plan/OptumRx has denied expenses for diabetic supplies, including continuous glucose monitors or insulin pumps over the past year, you can still submit a claim for reimbursement to the Trust. Ask your pharmacy for an itemized bill for supplies purchased within the past 12 months and attach it to a claim form (scan the QR code to the left) and send it to the Trust Office. These expenses can be paid under the medical portion of your Plan subject to the annual \$500 deductible and 85% co-insurance.

IMPORTANT: If you submit a claim for reimbursement, do not select the box for “authorization to pay physician or supplier of service” on the claim form. This will ensure that the reimbursement is paid directly to you.



Virta Health

Northwest Laborers-Employers Health and Security Trust is excited to introduce Virta Health, a new benefit for those diagnosed with Type 2 diabetes. Virta Health is a virtual care program that will be available starting January 2024 for eligible active participants, non-Medicare retirees and their covered dependents at no cost. Watch your mail for more information about this exciting new benefit!

Flu Season... Here We Go Again!

Flu viruses circulate in the Fall and Winter months, but the exact timing varies year to year. According to the CDC, getting vaccinated is one of the safest ways to protect the health of adults and children alike. Vaccines help prevent getting and spreading serious diseases that could result in poor health, missed work or school, medical bills, and not being able to care for family.

Getting your flu shot is easy! Go to any OptumRx participating pharmacy, show them your NWL ID card and your Health Trust will take care of the rest. Your Health Trust covers 100% of the flu and other vaccines and immunizations that are recommended by the Affordable Care Act. To see a complete list, visit www.healthcare.gov/coverage/preventive-care-benefits. Flu shots are also covered at 100% if you get them at a PPO healthcare provider.



Mental and Emotional Health

Mental and emotional health is important for every stage of life. It affects how we think, feel, and act – encompassing our emotional, psychological, and social well-being. How we handle stress, make choices, and interact with others is often determined by our mental health.

Your NWL Health Plan offers benefits that provide support for your mental and emotional health at no cost to you:

- Teladoc: offers online therapy services with a mental health provider, by phone or video chat, on your schedule, wherever you are. It's confidential and at a time and place convenient for you. Best of all, the Trust covers the cost at 100% - no deductible or copay!
- Member Assistance Program – Uprise – NWL Member Assistance Program (NWL MAP). This program provides counseling for stress, anxiety, and depression, parenting and family issues, grief and loss, relationships, and substance use. The Health Plan covers up to five free counseling sessions, per issue, per family member, per year.

Attention: Retirees and covered dependents enrolled in the NWL Retiree Medical Plan who are also enrolled in Medicare

The Board of Trustees is excited about the new NWL Medicare Retiree Medical and Prescription Drug (MAPD) Plan, offered through Humana Medicare Advantage effective January 1, 2024. You'll soon be receiving a pre-enrollment guide, summary of benefits and a new Humana ID card. In addition, your Health Trust has partnered with RetireeFirst, a retiree advocacy service to help you navigate Medicare and troubleshoot any issues with your new Retiree Medical Plan.

Vaccine Tip for Retirees: For routine and preventive vaccinations on or after January 1, show your new ID card at a participating pharmacy and your flu, RSV, shingles, and pneumonia vaccinations will be covered at 100%. Your provider's office may charge an administration fee that is not covered by Medicare. COVID boosters are covered under the medical portion of the Humana Medicare Advantage Plan so you must get them at your providers office in order for them to be covered at 100%.

For any questions about your new NWL Medicare Retiree (MAPD) Plan through Humana Medicare Advantage, contact a RetireeFirst advocate at (206) 495-0014 (TTY711) or toll free (855) 430-7105.

happy holidays

STAY SAFE AND HEALTHY



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uprisehealth

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Your Health Trust

Northwest Laborers-Employers Health & Security Trust

SERVING YOU THROUGH SIGNATORY CONTRACTORS HIRING UNION LABORERS



I405- Renton to Bellevue Toll Lane Widening Project
Flatiron - Lane Construction - a joint venture project