

APEA-AFT Health and Welfare Trust

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Administered by
Welfare & Pension Administration Service, Inc.

August 31, 2022

**TO: All Plan Participants
APEA-AFT Health and Welfare Trust**

RE: Telemedicine Clarification, Obesity Treatment – Effective September 1, 2022

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 this notice carefully and keep it with your benefit booklet for future reference.

Telemedicine Services - Clarification

The Plan covers dental and medical telemedicine and virtual visits as a regular office visit.

Obesity Treatment

Effective September 1, 2022, the Plan will cover surgical and non-surgical treatment of weight reduction programs as any other medical condition if medically necessary.

- Non-Surgical - expenses for medical supervision of weight reduction programs will be covered as any other medical condition when medically necessary.

Covered services for medical supervision of weight reduction include:

- Diagnostic Testing,
- Office visits with a licensed Health Provider, and
- Prescription medications.

Services not covered include:

- Health club or gym memberships,
- Fitness equipment,
- Weight reduction programs by organized vendors, or
- Special diet food, vitamins, minerals, and nutritional supplements.

- Surgical - treatment of obesity (including gastric bypass surgery, gastric band surgery, gastroplasty or other gastric restrictive surgery) is covered if provided through BridgeHealth and all medically necessary criteria are met, as established by the Utilization Review provider.
 - Coverage through BridgeHealth includes travel benefits for you and a companion up to the plan allowance.
 - Contact BridgeHealth at (844) 249-8108 after receiving preauthorization to request information about qualified facilities and providers for your procedure.

If you have questions about this coverage, please contact the Administration Office at (206) 441-7574 or (800) 331-6158, option 2.

**Board of Trustees
APEA-AFT Health and Welfare Trust**

This Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that this Plan does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Administration Office at 206-441-7574, option 0 or toll free at 800-331-6158, option 0. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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.