

Northwest Ironworkers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

Date: March 15, 2017

To: All Eligible Plan Participants and Beneficiaries
Northwest Ironworkers Health and Security Fund

Re: Transgender Healthcare Services/Utilization of Internal Guidelines and Medical Protocols

This is a summary of material modification describing a change 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 2009 Edition of the Summary Plan Description Booklet.

This notice describes changes to the Northwest Ironworkers Health and Security Plan.

Coverage of Transgender Healthcare Services

The Plan covers certain medically necessary transgender healthcare services for Gender Dysphoria (also called Gender Identity Disorder). The following criteria were adopted effective January 1, 2017 for determining coverage of such services.

Services covered by the Plan when medically necessary include:

- Counseling
- Hormone Therapy
- Gender reassignment surgery
- Services typically associated with one sex, which may continue to be required after transition
- Prescription drugs (as covered under the Prescription Drug Program of this Plan)

To be eligible for coverage you must:

- Be 18 years of age or older.
- Have a well-documented diagnosis of Gender Dysphoria or Gender Identity Disorder meeting the diagnostic criteria of the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM).
- In the event of gender reassignment surgery, have no medical contraindications and complete specific evaluation and recommendation requirements.

The Plan will utilize the Premera Medical Policy for Gender Reassignment Surgery in determining whether gender reassignment surgery is medically necessary and a covered expense. A copy of the Premera Medical Policy is available by contacting the Administration Office at the number listed below.

The Plan does not cover services that are considered cosmetic, not medically necessary and/or are otherwise excluded under the Plan. This includes, but is not limited to:

- Rhinoplasty or nose implants
- Face-lifts
- Lip enhancement or reduction
- Facial bone reduction or enhancement
- Blepharoplasty (eyelid surgery)
- Breast Augmentation
- Liposuction
- Reduction thyroid chondroplasty (Adam 's Apple reduction)
- Hair removal
- Voice modification surgery or training
- Skin resurfacing
- Travel expenses

You and/or your service provider(s) may submit information to the Plan's Utilization Review Coordinator for a coverage determination prior to beginning treatment. Please note that preauthorization from the Utilization Review Coordinator is required for hospital admissions including admissions for surgical services. Benefits are reduced by \$250 for any hospital confinement that is not preauthorized. In addition, services that are not medically necessary will not be covered.

For more information on coverage requirements for transgender services, please contact the Administration Office at (866) 986-1515, option 1. To request a coverage determination or preauthorization contact the ICM Utilization Review Coordinator at (800) 862-3338.

Utilization of Internal Guidelines and Medical Protocols

In determining whether specific services, supplies, or prescription drugs are covered under the Plan, the Administration Office, Utilization Review Coordinator, and Pharmacy Benefit Manager may utilize internal guidelines or medical protocols, or guidelines or medical protocols adopted by the Board of Trustees. Services, supplies and prescription drugs that are contrary to such guidelines or medical protocols, including guidelines or protocols for diagnosis, treatment, prescription or billing practices are excluded from coverage.

Please keep this important notice with your 2009 Edition Summary Plan Description for easy reference. If you have any questions about the adopted guidelines, please contact the Administration Office at (866) 986-1515, option 1. For additional Plan information and forms, please visit the Trust's website at <http://www.northwestironworkers.com>

Sincerely,

Board of Trustees
Northwest Ironworkers Health and Security Trust