

Inland Empire Electrical Workers

Welfare Trust Fund

PO Box 5433
Spokane, WA 99205



Date: December 15, 2021
To: All Participants
RE: Benefit Changes to Your Health Care Plan

**BENEFIT MODIFICATION
EFFECTIVE JANUARY 1, 2022**

Coverage for Acupuncture and
Massage Therapy to be included
with Chiropractic coverage.

Acupuncture and Massage Therapy

Effective January 1, 2022, the Plan will cover Acupuncture and Massage Therapy visits. This coverage will be shared with the current Chiropractic coverage and will allow for a combined maximum of 12 visits per calendar year.

Coverage for Acupuncture and Massage will be provided at the same level as the current Chiropractic benefit. These benefits are subject to the applicable deductibles, then covered at 80% of the PPO allowed amount for services rendered from a Preferred Provider with Aetna. If services are rendered by a non-preferred Provider, they will be covered subject to the applicable deductibles then covered at 80% of the UCR (usual and customary rates).

The following changes will be made to the Health and Welfare Plan and Summary Plan Description dated July 1, 2015.

- 1) The "Chiropractic Services" section of the Medical Benefit Highlights table on page 23 will be revised as follows:

Chiropractic, Acupuncture and Massage Therapy services	Covered at 80%, after deductible Maximum 12 visits per calendar year combined
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- 2) The "Chiropractic Care" section on page 29 will be revised as follows:



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Chiropractic Care

Chiropractic care, Acupuncture and Massage Therapy is covered up to a combined maximum of 12 visits per calendar year. Chiropractic care is covered for services to treat the spine or supportive structure which are of a maintenance or supportive nature. Additional visits must be determined to be medically necessary to relieve pain or treat a covered illness, injury or condition. Services must be provided by a licensed provider acting within the scope of their license.

- 3) The following sections will be added to the "What the Medical Benefits Cover" section starting on page 28.

Acupuncture

Acupuncture, Massage Therapy, and Chiropractic care is covered up to a combined maximum of 12 visits per calendar year. Acupuncture is covered when necessary to relieve pain or treat a covered illness, injury or condition. Services must be provided by a licensed provider acting within the scope of their license.

Massage Therapy

Massage Therapy, Acupuncture and Chiropractic care is covered up to a combined maximum of 12 visits per calendar year. Massage Therapy is covered when necessary to relieve pain or treat a covered illness, injury or condition. Services must be provided by a licensed provider acting within the scope of their license.

- 4) Under the definition of "Physician" on page 60, the following will be added to the list of provider types covered under the Plan:
 - Acupuncturists
 - Massage Therapist
- 5) Under "Medical Benefit Exclusions" starting on page 37, references to Acupuncture and Massage Therapy will be removed.

If you have any questions about these revisions or the changes in benefits for yourself, spouse or dependents, please contact the Trust Office at (509) 534-0600 or 800-872-8979. Also, you may review your individual benefits at the Trust website: www.ewwellpower.com.

