

# HARRISON ELECTRICAL WORKERS TRUST FUND

[www.harrisonbenefits.org](http://www.harrisonbenefits.org)

March 2022

## What's New in Benefits

The Plan has several updates to help you get the most out of your benefits. Read on for timely updates, as well as recent amendments to the Plan.

### Trust Medical Plan Changes

The Harrison Electrical Workers Trust Fund Active Employee Plan has been amended several times since the Summary Plan Description/Benefit Booklet was printed at the end of 2016. This section summarizes updates to the Plan from Amendment 15.

#### Online Provider Visits Now Covered

Effective March 22, 2020, telemedicine visits are covered like an in-person office visit. See page 33 Covered Charges #1 of the Benefit Booklet.

#### \$250 ER Copay Waived for Reasons a "Prudent Layperson" Considers an Emergency

Previously, you were charged a \$250 copay (in addition to the deductible and coinsurance) if you were treated in the emergency room for a non-emergency condition or not admitted as a hospital inpatient from the ER.

Effective January 1, 2022, the \$250 copay will be waived if you go to the emergency room for reasons a "prudent layperson" would consider an emergency, for example:

- Severe chest pain
- Loss of consciousness
- Severe shortness of breath
- Acute abdominal pain
- Sudden onset of paralysis and/or slurred speech
- Uncontrolled bleeding
- Poisoning
- Severe burns
- Broken bones

See page 38 Covered Charges #29 of the Benefit Booklet.

#### Homemaker Benefits

The plan provides a weekly benefit if you are physically unable to perform daily household tasks and no other household member can do them. Effective June 16, 2021, the weekly benefit increased from \$100/week to \$500/week. (Note: there was no change to the \$5,000 lifetime maximum.) See page 42 of the Benefit Booklet.

### New Situations When You Pay Network Coinsurance with Out-Of-Network Care \*

Usually, the Trust Medical Plan pays 80% of charges for network (or preferred) providers and 60% for out-of-network (non-preferred) providers, and you pay the remaining 20% or 40% coinsurance. However, in the specific situations listed in the Benefit Booklet on page 31, your coinsurance will be calculated as though you were treated by a network provider even though you were treated by an out-of-network provider. Effective January 1, 2022, these situations were modified or added:

- Non-network air ambulance services.
- If you see a network provider but your network provides uses out-of-network providers for your services (for example labs, anesthesiologists, or radiologists), on condition that you did not direct your network provider to use the out-of-network provider.
- If your network provider leaves the network during the course of treatment and you are:
  - being treated for a serious and complex condition
  - in an in-patient or institutional facility
  - scheduled for nonelective surgery
  - pregnant, or
  - terminally ill.

In these situations, if you complete the required forms, you can continue to see the out-of-network provider and pay the network coinsurance for up to 90 days. After 90 days, you'll need to switch to a network provider, or you'll be charged the out-of-network coinsurance.

See page 31 Medical Benefits of the Benefit Booklet.

\* In all these situations, you must pay the deductible before the plan starts paying coinsurance.

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Amendment 15 has been incorporated into the online Benefit Booklet available at [www.harrisonbenefits.org](http://www.harrisonbenefits.org) To find it, select the "Doc" menu on the menu bar, then "Active Employees," then "Documents / Summary Plan Description."

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## canopy

### Free and confidential life assistance services. Anytime. Anywhere.

Available to all Harrison Electrical Workers Trust members and their family

#### New name and twice the counseling benefit

There are two recent changes to our employee assistance program (EAP) you should know about. Cascade Centers, our EAP provider, is now called Canopy. And the counseling benefit has increased from 3 to 6 free and confidential counseling sessions per person per year.

Life is too short to just live with a bad situation. Canopy has resources to help you work through obstacles for a happier healthier life.

#### canopy life assistance services

##### EMPLOYEE ASSISTANCE

- Marital and family relationship issues
- Work related issues
- Depression and anxiety
- Stress and sleep management
- Alcohol or drug abuse

##### WORK/FAMILY/LIFE BALANCE

- Financial coaching
- Legal consultations
- Eldercare and childcare resources
- Home ownership program
- Identity theft services

##### ONLINE TOOLS

- Financial calculators
- Free legal forms and simple will
- Personal growth training programs
- Gym membership discounts
- Live and archived webinars

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[canopywell.com](http://canopywell.com) (First visit? Enter Harrison Electrical Workers for company name)

Your Summary Plan Description (SPD) is an important document that describes your Harrison Electrical Workers Trust Fund Active Trust Plan. This newsletter is a summary of material modifications, which describes an amendment to that SPD you previously received. Keep this newsletter with your copy of the SPD and prior summaries. This summary is being furnished to you in accordance with Sections 102 and 104 of the Employee Retirement Income Security Act of 1974 (ERISA). Unless otherwise specified, the changes described in this newsletter replace the corresponding section in the SPD. Changes described in this newsletter are effective as of the date noted.

The Harrison Electrical Workers Trust Fund Active Employee Plan has been amended several times since the Summary Plan Description/Benefit Booklet was printed at the end of 2016. This newsletter summarizes updates from Amendment 15. The updates have been incorporated into the Benefit Booklet posted at [www.harrisonbenefits.org](http://www.harrisonbenefits.org). From the menu bar, select the Doc drop-down menu > Active Employees > Documents / Summary Plan Description). This is a reminder newsletter of the changes previously communicated.

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