



Serving Local 48, 280, 659, 932
Oregon — Columbia Chapter NECA
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HARRISON ELECTRICAL WORKERS TRUST FUND

www.harrisonbenefits.org

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What's New in Healthcare and Insurance Benefits

The Harrison Electrical Workers Trust Fund Active Employee Plan has been amended since the Summary Plan Description/Benefit Booklet was printed in 2016. This newsletter summarizes updates to the Plan from recently approved Amendments 17, 18, and 19.

Time Loss Benefit Updates

Eligibility For Time Loss Benefits

Time loss benefits can provide you with a short-term, weekly income if you become disabled and cannot work due to your non-occupational illness, injury, or pregnancy. The amount and duration of the benefit can vary, depending on the disability. See the Benefit Booklet for details.

To be eligible for time loss benefits, at the time your disability starts you must be eligible for Harrison Trust coverage as an active employee.*

If you are a newly covered employee, or if you have had lapses in Harrison Trust coverage during the prior 36 month period, you will be eligible for time loss benefits for disabilities that start after you have been covered by the Harrison Trust for 6 consecutive months. However, the 6-month waiting period will be waived if you have time loss coverage under another health and welfare plan and you had no more than a 90-day gap between your previous coverage and Harrison Trust coverage.

Amendment 18 (effective 1/1/2024), increased the allowable gap between prior time loss coverage and Harrison Trust coverage from 63 to 90 days.

*This does not include coverage under COBRA.

Certification of Disability for Time Loss Benefits

To receive time loss benefits, a doctor, physician assistant, or nurse practitioner must certify your total disability. You need not be confined to your home, but you must be unable to work in your normal job because of your non-occupational illness, injury or pregnancy and you must be under the care of a doctor, physician assistant or nurse practitioner.

Amendment 18 (effective 1/1/2025), expanded covered providers by permitting physician assistants and nurse practitioners (in addition to doctors) to certify your total disability and supervise your care.

Trust Medical Plan Updates

Gender Affirming Care

Because the Trust Medical Plan covers gender affirming care, Amendment 17 (effective 1/1/2024), removed the exclusion of services related to gender-reassignment procedures and complications.

Coordination of Benefits

If you are covered by two medical, dental or vision plans (such as both yours and your spouse's employer plan), rather than getting full benefits from both plans, the plans work together to **coordinate benefits** so the total payment from both plans equals the total benefits from the plan with the higher benefits.

The plan that covers you as an employee will be primary and the other plan (the secondary plan) will pay only if it covers a higher benefit. For example, if your employer plan covers 80% and the other plan covers 90%, your employer's plan will pay 80% and the other plan will pay 10%. If both plans cover 80%, the other plan pays 0%.

Amendment 19 (effective 1/1/2024), removed a \$10,000 limit on payments when the Trust Medical Plan was the secondary plan.

The [Benefit Booklet](#) is the official summary plan description (SPD) of your Harrison Electrical Workers Trust Fund Active Trust Plan. This newsletter is a summary of material modifications that describe amendments to the Benefit Booklet/SPD you previously received. Keep this newsletter with your Benefit Booklet/SPD. This summary of material modifications 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 Benefit Booklet/SPD. Changes described in this newsletter are effective as of the date noted.

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