Puget Sound Electrical Workers Healthcare Trust

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> Administered by Welfare & Pension Administration Service, Inc.

March 20, 2020

TO: All Eligible Participants Puget Sound Electrical Workers Healthcare Trust

RE: Response to Coronavirus Outbreak

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 it carefully and keep this document with your Summary Plan Description Booklet.

As you are aware, the country is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that the Washington State Insurance Commissioner issued an emergency order requiring all insured plans in the State to take certain steps. Even though this Plan is not required to comply with the emergency order, the Board of Trustees of the Puget Sound Electrical Workers Healthcare Trust ("the Plan") is closely monitoring governmental recommendations and mandates.

In response to the Coronavirus Outbreak, effective March 6, 2020 the Board of Trustees has adopted the following changes to the Plan's Medical and Prescription Drug Benefits which will stay in effect until the COVID-19 emergency orders are lifted:

- The Trust will waive any out-of-pocket costs associated with <u>testing</u> for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. <u>Treatment</u> of COVID-19 will still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider's status.
- The Trust will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.
- EnvisionRx is **temporarily relaxing refill-too-soon guidelines** for both pharmacies and members located in impacted states for as long as the emergency is in effect. This will assure members have an adequate supply in advance of a potential quarantine.

As a reminder, Active participants, Non-Medicare Retirees and their eligible dependents have access to 24/7 care via telephone or video chat through Teladoc at no cost to the participant. A Teladoc doctor can discuss any symptoms you are having and help determine the right treatment or next steps, including providing a prescription if appropriate. In addition to general medical services, participants are able to use Teladoc year-round to access dermatologists and behavioral health specialists, all without having to leave home. Please see the reverse side of this notice for Teladoc information.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (866) 314-4239, option 1.

If you have questions about your prescription drug benefits, please contact EnvisionRx Customer Service: Active and non-Medicare Retirees: (800) 361-4542 Medicare Retirees: (844)293-4760

Board of Trustees Puget Sound Electrical Workers Healthcare Trust



Coronavirus Frequently Asked Questions

What is coronavirus?

Coronavirus (2019-nCoV) is a respiratory illness caused by a virus that was first identified in China and it is highly contagious. The virus can be similar to the common cold, but some cases are more severe and could potentially be lifethreatening.

What are the symptoms?

The most common symptoms are fever, cough, and shortness of breath, but occassionally symptoms are more severe. If you develop these or any flu-like symptoms, contact Teladoc to talk about your symptoms, travel history, and recent contact with anyone who may be infected with the virus.

What is the current risk in the U.S.?

While the risk outside China is currently low, additional cases have been identified in a growing number of other international locations, including the U.S. It is likely that person-to-person spread will continue, so more cases are expected to be identified.

How is coronavirus spread?

The virus can spread from person to person primarily through coughing and sneezing. Washing hands, cleaning commonly touched surfaces, and avoiding sick people are the best ways to prevent the illness from spreading.

How do I know if I'm at risk of contracting coronavirus?

You may be at greater risk if you have recently traveled to regions where there are currently outbreaks of the virus or if you come into contact with someone who has the virus. Symptoms typically appear within 2 to 14 days after exposure.

Is there a vaccine?

There is no vaccine for coronavirus at this time.

What should I do if I think I have coronovirus?

Because it is a virus, there is no cure, but Teladoc doctors can evaluate your risk and help with next steps when necessary. If it is determined that you have a different virus, our doctors can provide support to help relieve your symptoms.

Talk to a doctor 24/7

Call 1-800-835-2362 | Visit Teladoc.com

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