



Electrical Workers Administration and Claims Office

General Welfare, Vacation, Pension & Retirement Savings Funds



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BENEFIT CHANGES RELATED TO THE CORONAVIRUS (COVID-19) PANDEMIC

April 2020

To All Participants:

In response to the current crisis, the Trustees of the IBEW Local 701 Welfare Fund have adopted the Plan changes described in this notice.

TEMPORARY TELEHEALTH BENEFIT

Temporary coverage of medically necessary telehealth visits is being added to the Plan. This should help participants and dependents who are unable to visit their doctors' offices in person due to coronavirus precautionary measures.

- For the purpose of this coverage, a "telehealth visit" is a one-on-one consultation with a physician, or the physician's assistant or nurse, via telephone or audio/video conferencing.
- A telehealth visit will be considered medically necessary if the same service would have been covered had it been provided during a face-to-face consultation.
- The same deductibles, coinsurance, etc. that apply to in-person visits will apply to teleconferences.
- Use in-network providers whenever possible. You could be balance billed if an out-of-network provider charges more than a reasonable and customary amount.

This coverage is effective for the period March 15, 2020 through May 31, 2020.

CORONAVIRUS TESTING PAID AT 100%

Coronavirus testing will be covered at 100%. This benefit applies to charges for professional and other services related to the furnishing or administration of the test, i.e., the office visit, urgent care visit, hospital visit, or telehealth visit during which the test is administered.

This coverage is effective for the period March 1, 2020 through May 31, 2020.

TEMPORARY WAIVER OF WAITING PERIOD FOR DISABILITY BENEFITS

Weekly Disability Benefits will commence on the first day of disability due to COVID-19 illness.

Note, however, that no benefits will be payable for any period of time for which an employer pays emergency sick leave benefits as required by the Emergency Paid Sick Leave Act (Families First Coronavirus Response Act).

This provision is in effect for the period from April 1, 2020 through December 31, 2020.

TEMPORARY WAIVER OF PHYSICIAN REQUIREMENT

The Trustees may, on a case by case basis following a request by a covered person, waive any requirement that a service be performed in a physician's office, or waive any requirement that a medical certification be made by a physician, in cases where the person cannot obtain access to a physician due the coronavirus emergency.

This provision will remain in effect from March 1, 2020 through December 31, 2020.

COVERED SPECIAL FUND EXPENSES

The following expenses incurred on or after January 1, 2020 are now reimbursable from your Special Fund account:

- Over-the-counter medications can be reimbursed by the Special Fund even without a physician's prescription.
- Menstrual care products.

WHEN COVID-19 VACCINE BECOMES AVAILABLE

If and when a COVID-19 vaccine has been approved by the FDA, the Plan will cover the costs incurred by eligible participants under the Preventive Benefit.

All covered preventive services provided by an in-network (PPO) provider will be paid at 100% with no deductible. Out-of-network services are subject to the deductible, out-of-network coinsurance, and allowable charge limitations.

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If you have any questions regarding these changes, please contact the Fund Office.