



IBEW LOCAL UNION No. 375 ELECTRICIANS' HEALTHCARE FUND

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ALLENTOWN, PA 18101



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April 6, 2020

Responding to the Coronavirus (COVID-19)

Dear Fund Participant,

We are here to support you and your family during this global health emergency. We are actively working on your behalf and want to assure you that you have good health benefits to cover your needs.

Please read this letter carefully as it includes a summary of material modifications to your plan of benefits and other important announcements and reminders.

COVID-19 Testing

The Fund will cover 100% of the cost for diagnostic testing (for In Network and Out of Network providers) for COVID-19 without precertification and with no cost-sharing. In other words, no copayment, no coinsurance, or no deductible will apply. This includes coverage for the cost of the related provider visit (including in-person and Virtual Care visits, as discussed below), urgent care clinic visit, or ER visit and any items and services provided during such visit that relate to the evaluation of the need for COVID-19 diagnostic testing. This coverage applies to eligible Active Participants and eligible Pre-Medicare retirees. It is effective as of March 18, 2020 and will remain in effect until otherwise directed by the U.S. Department of Health and Human Services.

We recommend that you begin by contacting your primary care provider (through a Virtual Care or other telehealth visit, as discussed below), who will provide directions for obtaining a test, if necessary. As always, we encourage you to always use an In-Network provider.

Virtual Care and Other Telehealth Visits

The Fund will cover 100% of the cost for both Virtual Health and telehealth visits until June 15, 2020. This coverage applies to eligible Active Participants and eligible Pre-Medicare retirees, and applies to all Virtual Care and other telehealth visits – regardless of whether or not they are related to COVID-19 diagnostic testing.

Through your Capital Blue medical benefits, Virtual Care doctors can answer medical questions, make a diagnosis. They may be able to prescribe medication for you, if needed, depending on applicable state rules. You can save time and get the care you need without having to schedule an in-person doctor's appointment, or be exposed to or expose others to illnesses while sitting in a doctor's waiting room.

Virtual Care also provides behavioral health services by appointment. This means you can video chat with a licensed psychologist or psychiatrist. These behavioral health specialists can help with depression, stress, anxiety, trauma and other non-emergency behavioral health issues.

Access Virtual Care from your Android or iOS mobile device by downloading the free app.

In addition, if your regular provider offers telehealth services, we encourage you to take advantage of this service. You can save time and get the care you need without having to schedule an in-person doctor's appointment, or be exposed to or expose others to illnesses while sitting in a doctor's waiting room.

Prescription Drugs

At this time, Sav-Rx does not expect any delays in dispensing prescriptions. If there is a supply chain disruption, they are committed to partnering with you and your prescribing provider to identify alternatives quickly. For now, continue to refill your prescription when you have 25-35% of the prescription remaining.

If you are interested in having a short-term prescription (such as a 30-day fill) delivered to your home, please contact your local pharmacy to learn if this service is offered. Also, please remember that if you are taking a prescription on a long-term basis (such as a 90-day fill), you can use the Mail Order Program to have prescriptions delivered right to your door. Call the Sav-Rx Mail Order Program at **866-233-IBEW (4239)** for additional assistance.

Please note that guidance regarding the coronavirus is evolving on a daily basis. If you have questions about your benefits, start by visiting our website at **www.ibew375.org**. It will be updated as additional information is provided.

Due to social distancing requirements, the Fund Office is closed to walk-ins. Please call the Fund Office at 610-432-9762, ext. 218.

Sincerely,

The Board of Trustees
IBEW Local No. 375 Electricians' Welfare Fund

Please file this notice together with your Summary Plan Description ("SPD") booklet.

Tips for COVID-19 prevention

80% of people who contract the COVID-19 virus have either mild or no symptoms. Nonetheless, there are standard tips we should all take:

- Wash your hands frequently with soap and water for at least 20 seconds or with alcohol-based hand sanitizer if soap and water are not available.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash, or cough into your arm by bending your elbow.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

The CDC is the primary source for the latest updates on COVID-19. For the most current information, visit www.cdc.gov/coronavirus/2019-ncov/index.html.