SUMMARY OF MATERIAL MODIFICATION

TO: All Participants and Retirees

FROM: Board of Trustees

DATE: April 1, 2020

RE: Notice Regarding Changes to the I.A.T.S.E. Local #16 Health and Welfare Trust Fund

The Board of Trustees of I.A.T.S.E Local 16 Health and Welfare Trust Fund has made material modifications to your Plan. Please take the time to read it carefully. As a member of the I.A.T.S.E. Local 16 Health and Welfare Trust Fund, you receive medical and prescription drug coverage directly from the Trust. The Board of Trustees contracts with BeneSys, Anthem Blue Cross and OptumRx to administer the plans.

The Trust Fund will waive out-of-pocket costs for COVID-19 testing from PPO in-network and Non-PPO out-of-network providers effective immediately through June 30, 2020.

Interim COVID-19 Benefit

The Board of Trustees of the I.A.T.S.E. Local 16 Health and Welfare Trust Fund approved an interim COVID-19 benefit, to waive out-of-pocket costs. The benefit improves coverage for testing and related provider visits needed for the test. This enhanced coverage is effective immediately and is scheduled to continue through June 30, 2020.

The COVID-19 Benefit includes the following, if medically necessary: PPO in-network and Non-PPO out-of-network provider ordered FDA-authorized COVID-19 testing; provider visit for the test, associated lab testing and radiology services in a PPO in-network and Non-PPO out-of-network hospital, emergency or urgent care facility or medical office; follow-up tests and provider visits for tests. All other treatments and services, including hospitalization costs and prescriptions, continue to be subject to the usual benefit limitations and cost shares.

LiveHealth – Virtual Doctor Visits

To assist you in receiving needed healthcare during this time, remember you can have an office visit 24/7. LiveHealth Online is a communications tool that lets you talk to board certified doctors online by two-way video on a computer or mobile device. Doctors can answer questions, make a diagnosis and may prescribe basic medications. Doctors are available seven days a week, 24 hours per day. The Fund will cover 100% of the cost through June 30, 2020 or through the end of the national emergency whichever is later. Visit www.livehealthonline.com to get started.
COVID-19 Symptoms

The COVID-19 virus is not fully understood at this time. The Centers for Disease Control and Prevention (CDC) states that coronavirus symptoms may appear in as few as two days, or as long as 14 after exposure. Symptoms can vary by person, usually starting with a fever, followed by a dry cough. Some individuals may have some or none of the symptoms. In some cases, the symptoms may progress to severe acute respiratory infections.

Participants who may have been exposed to COVID-19 or who have symptoms, such as coughing or a fever, are encouraged to contact their healthcare provider. But, before going into a doctor’s office or emergency room, call ahead and tell the facility about the symptoms and any recent travel.

Prevention

The CDC guidelines have indicated the same behaviors that will help prevent the spread of cold and flu will also help prevent COVID-19. These behaviors include:

- Avoid close contact with sick people.
- Stay home when you are sick. Respect others by minimizing exposure.
- Cover your mouth and nose when coughing or sneezing.
- Clean your hands. Wash with soap and water frequently or use alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth.
- Get plenty of sleep, eat nutritious food, drink plenty of fluids and get regular exercise.

Please contact the Trust Fund Office at (925) 398-7043 or Toll Free (855) 704-5273 if you have any questions.

www.ourbenefitoffice.com/IATSE16

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