

IBEW Health & Welfare Trust Of Southwest Washington

www.IBEW76NECABenefits.org



Name
Address
City, State, Zip

Date: March 17, 2020

To: All Participants and Eligible Dependents

RE: Summary of Material Modification (SMM) - COVID-19

In light of the outbreak of novel coronavirus (COVID-19) in our area, the Trustees are implementing this coverage change effective March 15, 2020. Benefits under the IBEW Health & Welfare Trust of Southwest Washington have been temporarily modified as follows:

1. The Trust will waive any medically necessary out-of-pocket costs associated with testing 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. **NOTE: Treatment of COVID-19 is still subject to applicable cost sharing and PPO/non-PPO benefit levels depending on the provider's status.**
2. The Trust will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.
3. The Trust will allow a one-time early refill on prescription drugs. **(This early refill allowance will not apply to certain controlled substances).**

Teladoc Benefit

You also have access to a doctor through TELADOC, a benefit that allows you to connect with a Doctor 24/7 for remote care of issues such as cold & flu, allergies, and more.

Website: Teladoc.com | Phone: 1-800-Teladoc (835-2362) | Mobile: Teladoc.com/mobile

Included with this mailing is Teladoc's information and Frequently Asked Questions regarding COVID-19. If you have symptoms, we encourage you to use this option to seek medical advice at any time, to reduce the chance of spread of COVID-19 and any other illness.

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The Trustees will monitor as this COVID-19 health emergency develops, and may adjust this benefit at any time, accordingly.

It is important to remember that the benefits provided to you by this Trust are self-funded. These benefits are not being provided by an insurance company. Benefits are paid directly from the contributions made by you and your employer. The Trustees continue to work hard to make sure this Plan provides the coverage you need in the most appropriate and cost-effective manner.

If you have any questions, please contact the Trust Administrative Office at (800)872-8979.

Sincerely,

The Board of Trustees

Enclosures

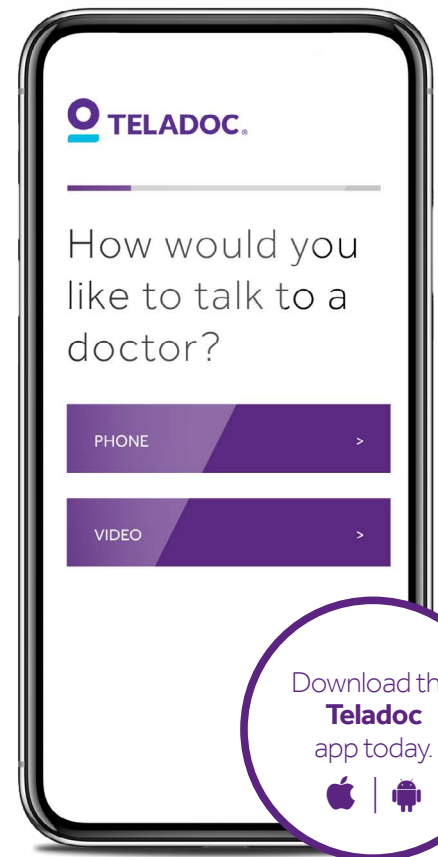


What you need to know about coronavirus



Coronavirus (2019-nCoV) is a respiratory illness caused by a virus that was first identified in China. It is highly contagious and includes symptoms like fever, cough, and shortness of breath. The risk in the U.S. is currently low, but knowing how to protect yourself is key. Here are three tips:

- 1 Keep it clean**
Clean your hands with soap and water for 20 seconds after touching surfaces in public areas, and especially if you are around someone who isn't feeling well. Also, clean and disinfect frequently touched objects.
- 2 Avoid contact with sick people**
Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of the coronavirus. And if you get sick, stay home to avoid spreading the virus to others.
- 3 Contact Teladoc**
There is no cure for coronavirus, but if you have symptoms of the virus, contact Teladoc and our doctors can evaluate your risk and help with next steps when necessary.



Talk to a doctor 24/7

Call 1-800-835-2362 | Visit [Teladoc.com](https://www.teladoc.com)

Download the app



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 life-threatening.

What are the symptoms?

The most common symptoms are fever, cough, and shortness of breath, but occasionally 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 coronavirus?

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.

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