Northwest Ironworkers Trust Funds

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Administered by Welfare & Pension Administration Service, Inc.

March 16, 2020

To: All Eligible Comprehensive Plan Participants and Dependents of the Northwest Ironworkers Health and Security Trust

RE: Response to Coronavirus (COVID-19) 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.

The World, as well as the United States is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that some States are issuing emergency orders requiring all insured health plans to take certain steps to cover services related to COVID-19 testing. Even though this Plan is not required to comply with the emergency order, the Board of Trustees of the Northwest Ironworkers Health and Security 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. For those testing positive, <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 of needed medications in advance of a potential quarantine.

As an eligible participant or dependent you also have access to Teladoc for 24/7 care via telephone or video chat. 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. Please see the attached flyer for more details.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (866) 986-1515, option 1.

If you have questions about your prescription drug benefits, please contact EnvisionRx Customer Service at (800)361-4542.

Board of Trustees Northwest Ironworkers Health and Security Trust