



## Eighth District Electrical Fringe Benefit Funds

To: All Plan Participants

From: Board of Trustees

Re: Coronavirus Disease 2019 ([COVID-19](#))

Date: April 3, 2020

Dear Plan Participant:

With the spread of Coronavirus Disease 2019 ([COVID-19](#)), the Board of Trustees of the Eighth District Electrical Benefit Fund (“Fund”) is closely monitoring events related to COVID-19 and would like to provide this update regarding COVID-19, steps to prevent the spread of the virus, and related changes to the schedule of benefits. For those Medicare eligible retired participants covered under the Medicare Advantage Plan with Part D Coverage (MAPD) you will receive a separate mailing regarding those changes and how to access your telehealth benefits.

The Trustees have amended the Regular and Basic Plans (the “Plans”) to include the following changes:

- Effective March 18, 2020, The Plans will cover COVID-19 testing and supplies at 100% (no member cost share). This means that if you have the COVID-19 test administered or prescribed at a physician’s office, hospital or facility, or via telehealth, the Plan will cover the Allowable Charges related to that test. This rule only applies if you have the test administered or prescribed during your visit. Further, this rule only applies to charges that are actually related to the COVID-19 test. Finally, if you have the COVID-19 test administered at an out-of-network provider’s office, you might have to pay any charges that exceed the Allowable Charge. For more information, contact the Fund Office. **Treatment** related to COVID-19 will be subject to cost sharing under the terms of the Plans.
- Effective March 24, 2020, the Plans will temporarily cover for telemedicine services for care **not** related to the COVID-19 testing at 100% (no member cost share) for all In-Network care received from traditional (“brick and mortar”) providers delivering virtual care (e.g., phone) for the next 90 days. Any Out of Network providers that provide telemedicine services will be subject to the Plan’s deductible and co-insurance.
- Effective March 24, 2020, the Plans have also been amended to allow earlier refills on prescribed maintenance drugs, at retail or mail order. Under Express Scripts’ “Emergency Access to Benefits/Refill Too Soon Overrides” program, you may be able to access up to three (3) refills of maintenance drugs. These fills are known as “disaster fills” and are done at the pharmacist’s discretion (pharmacist must enter a disaster override code).

Please contact Express Scripts, at [www.express-scripts.com](http://www.express-scripts.com) or by phone at (855) 202-9582 for more information on the Refill Overrides, or to inquire about receiving your medications through mail order.

The Fund's role is to provide medical coverage—the Fund does not provide medical advice. However, the Trustees agreed that it was important to provide you information, based on currently available sources, regarding COVID-19. COVID-19 is a new disease and there is more to learn about its transmission, the severity of illness it causes, and to what extent it may spread in the United States. According to the CDC, a person may develop symptoms of the COVID-19 virus within 14 days of exposure. Symptoms include feeling sick with an acute respiratory illness, such as a fever, cough, or difficulty breathing. As there is no present vaccine to prevent COVID-19, the CDC recommends the following to prevent the spread of the virus:

1. Wash hands often with soap and water for at least 20 seconds, and if soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol;
2. Avoid touching eyes, nose, and mouth with unwashed hands;
3. Avoid close contact with people who are sick;
4. Stay home when sick;
5. Cover coughs or sneezes with tissues or cough into the elbow area, then discard the tissue in the trash and follow up with handwashing; and
6. Clean and disinfect frequently touched objects and surfaces regularly

## **IMPORTANT REMINDER ABOUT YOUR TELEHEALTH BENEFIT**

The use of the telehealth option is at *NO COST* to you. You can access this Telehealth Benefit at <https://patient.doctorondemand.com/register/> or search for "Doctor On Demand" on a smart phone or tablet to download our app for free. More information on the Telehealth Benefit can be found on the Fund's website at [www.8thDistrictBenefits.org](http://www.8thDistrictBenefits.org). As a reminder, when signing up for Doctor on Demand, you will add "IBEW 8th District" as your Employer.

Please note that the wait times for all types of telehealth providers, including Doctor on Demand, are currently significantly longer than normal due to COVID-19. If you choose to seek care at a physician's office, please call your health care provider before you go, and tell them about your symptoms. They may give you instructions on how to get care without exposing other people to your illness.

The following information is an illustrative example of the average cost of care for each type of medical provider. As you can see if you do not have a true emergent medical condition you can be treated at a much lower cost than the Emergency Room.

Lower Costs

Higher Costs

Telehealth Doctor on Demand	Doctor's Office	Urgent Care Center	Emergency Room
<b>Average Cost per Visit Charged to the 8<sup>th</sup> District Electrical Benefit Fund - Regular Plan</b>			
\$49 per visit*	\$165 per visit**	\$176 per visit**	\$2,259 per visit**
<b>Your Cost after Benefit Fund Payment for the Regular Plan (assuming In Network provider and your deductible is met):</b>			
\$0 copayment	\$41.25 co-insurance	\$44.00 co-insurance	\$939.75 co-insurance

\* provided by Doctor on Demand

\*\*provided by Cigna

#### **Important Information Regarding Doctor On Demand Protocols for COVID-19 Testing:**

The Fund also wanted to provide you information regarding how Doctor on Demand assesses patients with potential COVID-19 symptoms.

When a Doctor On Demand physician sees a patient with suspected exposure to COVID-19 based on history, the doctor performs several assessments of the patient:

**1. Does this patient have high acuity symptom severity requiring immediate presentation to a local site of care?**

If a patient appears critically ill, Doctor on Demand will determine if EMS activation is required or if the patient can be transported via private vehicle. If EMS is required, Doctor on Demand will follow its emergency protocol, which includes communicating with EMS that the patient is a suspected COVID-19 Person Under Investigation (“PUI”). If the patient is stable for transport via private vehicle, Doctor on Demand will call the appropriate facility and let them know the patient will be arriving. In addition, the patient will be asked to contact the local health facility for detailed instructions on how to arrive at the facility to avoid exposure.

**2. Does this patient satisfy criteria to be a person under investigation (“PUI”) and reported to public health officials?**

If not critically ill, Doctor on Demand will evaluate and assess the patient to determine who is classified as a PUI (person under investigation or suspected COVID-19) based on up-to-date criteria and changes to local transmission patterns. If classified as PUI, Doctor on Demand will determine if there are testing resources in the patient's area. One of the three options below will occur based on the patient's local area and available resources:

- patient may be sent to a drive-by testing site;
- patient may be sent to a local testing center; or
- if neither #1 or #2 are available in the patient's local area, Doctor on Demand will consult with the local public health department to report the case and determine next steps based on public health department recommendations.

For patients who undergo testing, cases are reported to the public health department when testing is positive for COVID-19. For all patients, Doctor on Demand recommends monitoring at home with serial virtual visits (when clinically indicated) while results are awaited, with isolation within the home recommended as long as symptoms do not escalate. If the patient tests positive for COVID-19, then they and family are quarantined and isolated per CDC guidelines.

More information about COVID-19 may be found at the following links:

- Centers for Disease Control and Prevention: [www.cdc.gov](http://www.cdc.gov)
- World Health Organization: <https://www.who.int>

Sincerely,

Your Board of Trustees