



ADMINISTRATIVE OFFICES

HEALTH & WELFARE, PENSION AND DEFINED CONTRIBUTION

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www.azpipe.org

SUMMARY OF MATERIAL MODIFICATIONS

DATED MAY 20, 2020

This Notice advises you of certain material modifications that have been made to the Plan Document/Summary Plan Description as restated June 1, 2018 ("Plan") of the ARIZONA PIPE TRADES HEALTH AND WELFARE TRUST FUND.

No Deductible, Copays or Coinsurance for COVID-19 Testing & Treatment

Recently we announced through May 31, 2020, testing for COVID-19 will be covered at 100% as a preventive service. Covering testing for COVID-19 as a preventive service has been extended so that testing for COVID-19 will be covered at 100% during the COVID-19 national emergency crisis. In addition to covering testing at 100%, **treatment for COVID-19 will also be covered at 100% through September 30, 2020**. This means in-network office visits, urgent care, and emergency room visits associated with COVID-19 testing & treatment will be covered at 100%. We encourage you to use Cigna Open Access Plus (OAP) providers whenever possible. To find an in-network provider near you, log onto www.mycigna.com or call **1-800-244-6224**.

We understand some circumstances are out of your control. If you must use a non-network provider (emergency room, office visit, or urgent care) for the COVID-19 test or treatment, your Plan will cover that test, visit, and/or treatment at 100% of the Maximum Reimbursable Charge. Remember, the Maximum Reimbursable Charge is based on what Medicare would allow as reimbursement for services. Non-network providers can balance bill you for the amounts not covered by the Plan.

Virtual or Telephonic Visits with your Doctor

As a reminder, now through May 31, 2020, if you seek medical or behavioral health treatment for any other type of diagnosis with your In-Network doctor, and can use a telephonic or virtual office visit method, such services will be covered and will be subject to the Plan's cost-sharing and coverage provisions for a regular office or urgent care visit.

Telehealth

During the national emergency crisis, your Plan covers COVID-19 test-related screenings with telehealth services at no cost to you for screening of COVID-19 symptoms. To access telehealth options online, visit mycigna.com and select the "**Connect Now**" button on the home page to talk with a doctor or nurse any time day or night. Due to an increase in calls on COVID-19, our telehealth service partners are experiencing higher than normal wait times for their consultations over the phone and video.

Employee Assistance Program (EAP)

Situations, such as the COVID-19 outbreak can be stressful. It's normal to feel stressed because of a health crisis or traumatic event. If you need help managing life's stressors, use the Employee Assistance Program (EAP) provided through Cigna. The EAP provides up to 6 free visits per person per incident per year for professional, confidential counseling for you and your covered family members. Contact the EAP by calling 1-888-325-3978 or visit my.cigna.com.

Should you have any questions, please contact the Administrative Office (BeneSys) at 602-956-1950 or 1-877-429-7473.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

This document has been uploaded and is available on the participant website at

www.AZpipe.org

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