

Hagerstown Teamsters and Motor Carriers Health and Welfare Fund

Hagerstown Motor Carriers and Teamsters Pension Plan

10312 REMINGTON DRIVE
HAGERSTOWN, MARYLAND 21740

(301) 733-2602
1 (800) 962-3972

Dear Participants and Beneficiaries:

In this time of national crisis, we wanted to let you know how the Health and Pension Funds are responding.

- The Operations of the Funds Continue – Due to the declared state of emergency, the Fund Office is closed to visitors. The Members of the Staff, however, continue to do their work in administering your pensions and healthcare, including the processing of your claims. If you have any questions or concerns, they remain available to answer them by phone [and email?].
- Market Declines – As you are aware, the financial markets have taken a major hit as the result of the crisis. All investors have been affected, including the Pension Fund. Because the Pension Fund is a “defined benefit” plan, your pension benefits are not directly impacted by the market drop. Nevertheless, the Trustees are closely monitoring the situation in consultation with their professionals, and, just as you are with your own family finances, are prepared to take any action that is necessary and prudent to safeguard the long-term health of the Pension Fund.
- Legislative Action on Healthcare – The Trustees are closely monitoring Congress for legislative action to assist the Health Fund and its participants during this crisis. Pending before Congress is a proposal that would fully pay for continued healthcare for employees laid off during this crisis. Although it was not enacted as part of the recent COVID-19 legislation, it is likely to be considered for inclusion in any future legislation addressing the current crisis. We are continuing to monitor this important legislation through our professionals, our Union, and industry organizations and associations.
- Legislative Action on Pensions – A separate legislative proposal would provide relief to pension funds such as ours to help expedite our recovery from the crash in the financial markets. We are continuing to monitor this as well.
- Changes to the Plan of Benefits – Accompanying this letter is a notice of changes made in the Health Fund’s plan of benefits in response to the COVID-19 pandemic. The Trustees are continuing to review the situation to see what other measures

might be taken to assist our Participants and Beneficiaries without jeopardizing the financial health of the Fund.

- Prescription Home Delivery – Increasingly, medical and prescription providers are responding to this crisis by offering additional services to enhance your safety. Most notably, many providers within the Fund’s CVS/Caremark network are now offering home delivery of prescriptions at no cost. We encourage you to take advantage of these services.

Our greatest priority is your health and safety. Currently, there is no vaccine against, nor proven treatment for, the COVID-19 virus. If you believe you have been exposed to it or if you are showing symptoms, please contact your healthcare provider as soon as you can. Otherwise, you should follow the guidelines issued by the Centers for Disease Control (“CDC”), which can be found on their website: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>. You may also want to contact your state Department of Health. Most of all, we advise you to be smart, stay calm, and take this public health matter seriously by following the directives of the CDC and your local authorities.

We are continually monitoring this quickly changing situation and will update you as needed.

Sincerely,
The Trustees

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**HAGERSTOWN TEAMSTERS & MOTOR CARRIERS
HEALTH AND WELFARE FUND**

SUMMARY OF MATERIAL MODIFICATIONS #1

The Board of Trustees of the Teamsters & Motor Carriers Health and Welfare Fund ("Fund") has adopted the following changes to the Teamsters & Motor Carriers Health and Welfare Plan. Please keep this document with your Summary Plan Description ("SPD") and your Summary of Benefits and Coverage ("SBC").

1. COVID-19 Testing

Effective March 18, 2020, the Fund will cover the following goods and services with no deductibles, copayments, or other cost sharing and with no requirement of prior authorization:

- Diagnostic products for the detection of SARS-CoV-2 or the diagnosis of COVID-19 that are approved by the FDA, and the administration of such diagnostic products; and
- Diagnostic testing that is under review, or will be submitted for review, by the FDA for emergency use; and
- Diagnostic testing authorized by a State, if that State has notified the Secretary of the U.S. Department of Health and Human Services.
- Expenses for any goods and services you or your eligible Dependents incur when visiting the office of a health care provider (whether the visit is in-person, by telephone, video conference, or other type of telehealth visit), urgent care visits, and emergency room visits that result in an order for, or administration of, a test for SARS-CoV-2 or COVID-19.
- This waiver of deductibles, copayments, and prior authorizations only applies to the extent that the goods or services relate to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test. Charges for goods and services not related to such testing will continue to be covered in accordance with the Fund's general rules.

2. Temporary Telemedicine Coverage

During the period of the current national emergency, the Fund will provide benefits for remote medical care, often referred to as "Telemedicine." Telemedicine will be covered on the same basis, and subject to the same terms, conditions, and limitations as

other covered services under the Plan of Benefits. This benefit is provided for a limited period only, and is subject to termination at any time by the Board of Trustees.

3. Temporary Prescription Drug Changes

- Extension of Prior Authorization Approvals. The Fund requires prior authorization for a number of prescription medications. During the current emergency, the Fund is extending the effectiveness of prior authorization approvals for most drugs for a temporary period. In most cases, the extension is for 90-days, but that may change as conditions change. The medications that are not subject to the automatic extension are generally excluded for health and safety reasons. To find out how your prescriptions may be affected, please check with CVS/Caremark or your pharmacist.
- Relaxing Refill Restrictions. CVS/Caremark, the Fund's prescription benefit manager, is waiving early refill limits on 30-day prescriptions for maintenance medications at any in-network pharmacy. Relaxing "refill-too-soon" limitations allows participants to obtain maintenance medication prescriptions ahead of their normal fill schedule. The 30-day early fill override is a temporary process in effect for the current COVID-19 emergency situation.

If you have any questions, please do not hesitate to contact the Fund Office.

Sincerely,
THE BOARD OF TRUSTEES

Please place this in your Summary Plan Description for handy reference. If you do not have a Summary Plan, you may obtain a copy by making a written request to the Fund Office.