



IBEW LOCAL 595 TRUST FUNDS



IBEW LOCAL 595 HEALTH & WELFARE TRUST

Summary of Material Modifications

March 2020

NOTICE TO ALL PARTICIPANTS REGARDING *Adoption of Temporary Covid-19 ("Coronavirus") Plan Changes* FOR THE INDEMNITY PPO MEDICAL OPTIONS OF THE IBEW LOCAL 595 HEALTH & WELFARE PLAN

The Trustees of the IBEW Local 595 Health & Welfare Trust Fund have approved changes to Indemnity PPO Plan of the Health & Welfare Plan (Plan).

Under the direction of Governor Gavin Newsom, the Department of Managed Health Care (DMHC) has directed all full-service commercial and Medi-Cal plans regulated by the Department to immediately reduce cost-sharing to zero for all medically necessary screening and testing for the novel coronavirus (COVID-19). This includes waiving cost-sharing for emergency room, urgent care or provider office visits when the purpose of the visit is to be screened and tested for COVID-19. The need for COVID-19 testing is based on medical necessity, a clinical determination made on a case-by-case basis by medical professionals.

The Indemnity PPO Plan is self-funded and governed by ERISA and is not required to follow State insurance regulation. However, effective immediately, your Board of Trustees has taken the following steps to address Covid-19 (often called "Coronavirus"). These changes to the Indemnity PPO are generally intended to track changes that -- if you are enrolled in Kaiser or the United Healthcare HMO -- apply to HMOs under State law, and will be implemented as soon as possible:

- 1) Waive any out-of-pocket costs associated with testing for COVID-19 for both PPO and non-PPO providers. Treatment of COVID-19 would still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider's status.
- 2) Temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.
- 3) Temporarily loosen early refill requirements on maintenance prescriptions drugs filled at retail to avoid need to leave home to refill if impacted by the virus

Please keep this Summary of Material Modification with you Summary Plan Description. These important changes affect the health benefits that are provided to you and your family. If you have any questions, please contact the Fund Office at (888) 512-5863 or (925) 208-9996.