

Iron Workers St. Louis District Council Trust Funds

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To: All Active and Pre-Medicare Retired Plan Participants and Dependents, including COBRA beneficiaries, under the Iron Workers St. Louis District Council Welfare Trust Fund

This information is VERY IMPORTANT to you and your dependents. Please take the time to read it carefully.

CORONAVIRUS

By now, everyone has heard of the “Coronavirus” or the illness it causes, known as “COVID-19”. At a time like this, it is more important than ever to have health insurance, and as a Participant in the Iron Workers St. Louis District Council Welfare Trust Fund (Fund), we have you covered. Your health plan provides a wide range of benefits including but not limited to coverage for office visits, hospitalization and diagnostic testing (including testing for COVID-19). As always, we encourage you to use a PPO Provider in order to receive the highest level of benefits.

The Fund is offering the following benefit enhancement **until further notice.**

For all Iron Workers St. Louis District Council Welfare Trust Fund Active Members, their Dependents, COBRA beneficiaries and non-Medicare Retirees:

1. The Fund will cover the costs for administering the test (e.g. visit and lab work) and diagnostic tests for COVID-19 for you and/or your covered dependents at 100% - with no cost sharing for you.
2. Anthem's LiveHealth Online telehealth platform, which is normally subject to a \$15 copay, will be paid at 100% - again, with no cost sharing for you. See the LiveHealth Online information enclosure on how to use this benefit.

The Fund is offering the following benefit enhancement **until June 15, 2020.**

For all Iron Workers St. Louis District Council Welfare Trust Fund Active Members only:

If an Active Member tests positive for COVID-19, the otherwise applicable 1-week waiting period to receive the Weekly Income Benefit will be waived – meaning that the Active Member can begin receiving this benefit following the positive COVID-19 diagnosis. The benefit will be paid for the time period in which a physician deems the Active Member to be disabled in connection with testing positive for COVID-19, up to a maximum of 13 weeks. You must complete all necessary documentation with the Fund Office to receive this benefit. Please contact the Fund Office regarding this documentation.

Please note that Express Scripts' standard refill policies allow members to refill or renew a prescription medication when 25-35% of their current prescription is remaining. These policies should help members stay on track with their medication during this time.

If you and/or your dependents think you have been exposed to COVID-19 and develop a fever and/or symptoms of respiratory illness, such as a cough or difficulty breathing, **call your healthcare provider immediately.**

Attached is a Fact Sheet from the Centers of Disease Control and Prevention (CDC) on COVID-19 that includes some helpful information for you and your family. It is important to make sure you are getting your information from a reputable source such as <https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>.

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Please keep this important notice with your Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, you may call the Fund Office at (314) 656-1091.

Sincerely,

Board of Trustees

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 this Plan change, please contact the Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.