

Mahoning & Trumbull County Building Trades Insurance Fund

33 Fitch Boulevard

• Austintown, OH 44515

Phone: (330) 270-0453

Toll Free: 800-435-2388

March 2020

Re: Coronavirus Disease 2019 (COVID-19)

Dear Plan Participant:

With the spread of Coronavirus Disease 2019 (COVID-19), the Mahoning & Trumbull County Building Insurance Fund (“Plan”) Board of Trustees would like to provide this update regarding COVID-19, steps to prevent the spread of the virus, and related changes to your Plan’s schedule of benefits. Effective March 1, 2020, the Trustees changed the Plan as follows:

- The Plan will cover COVID-19 testing at 100% (no cost sharing) as required by the Families First Coronavirus Response Act (HR 6201). This act includes diagnostic tests (and administration of such tests) to detect the virus that are approved or authorized by the FDA and services furnished during provider office visits (whether in person or via telehealth) urgent care visits, and emergency room visits that result in an order for a COVID-19 test or administration of one. ***The Plan’s deductible and co-insurance requirements will not apply.***
- The Plan’s prescription benefit manager, CVS Caremark will allow earlier refills when 50% of the current supply has been utilized for prescribed maintenance drugs at retail and mail order. Please note this does not apply to opioids or controlled substances. Participant cost share (copay) will apply according to Plan rules. Please contact the Plan’s prescription benefit manager, CVS Caremark, at www.caremark.com or by phone at 1-1-888-202-1654 for more information or to inquire about receiving your medications through mail order.

The available information about how the virus that causes COVID-19 spread is largely based on what is known about similar coronaviruses. However, 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 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. Members who may have been exposed to COVID-19 or who have symptoms, such as coughing or a fever, are encouraged to contact their healthcare provider.

Please note the Plan currently offers Anthem’s telemedicine program LiveHealth Online for convenient access to Board-certified physicians on a remote basis, 24/7, at a **\$0 copay**. To visit a physician through LiveHealth Online, visit livehealthonline.com or download the app on your smartphone or tablet or call toll free at 1-888-LiveHealth (548-3432). Instructions on how to register for this service are included for your reference. Please note, that the wait times for all telehealth providers, are significantly longer than normal due to the National Emergency. 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 travel, if applicable, and your symptoms. They may give instructions on how to get care without exposing other people to your illness. Please note that the wait times for all types of same day and urgent care, are currently significantly longer than normal due to COVID-19.

As there is no present vaccine to prevent COVID-19, the CDC recommends the following to prevent the spread of the virus:

- 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;
- Avoid touching eyes, nose, and mouth with unwashed hands;
- Avoid close contact with people who are sick;
- Stay home when sick;
- Cover coughs or sneezes with tissues or cough into the elbow are, then discard the tissue in the trash and follow up with hand washing; and
- Clean and disinfect frequently touched objects and surfaces regularly.

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

- Centers for Disease Control and Prevention: www.cdc.gov
- Ohio Department of Health and Human Services: <https://coronavirus.ohio.gov>
- World Health Organization: <https://www.who.int>

Please be reminded that this Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventative health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at 33 Fitch Boulevard, Austintown, Ohio 44515, Telephone (800) 435-2388. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This Notice shall serve as Summary of Material Modification to your Plan and should be kept with your current Plan documents for future reference.

Your Board of Trustees

LiveHealth Online

Mahoning & Trumbull County Building Trades Insurance Fund



LiveHealth Online

Easy, fast doctor visits. All from the comfort of your own computer or mobile device.

Have a health question? Under the weather? With LiveHealth Online, you don't have to schedule an appointment, drive to the doctor's office and then wait for your appointment. In fact, you don't even have to leave your home or office. Doctors can answer questions, make a diagnosis and even prescribe basic medications when needed. The program is available 365 days a year, 24 hours a day, seven days a week (including holidays) anywhere you have an Internet connection.

With LiveHealth Online, you get:

- Immediate doctor visits through live video.
- Your choice of U.S. board-certified doctors.
- Help at a cost payable at 100%.
- Private, secure and convenient online visits.

Common treatments include:

- Cold/fever/flu
- Allergies
- Pink eye
- Sinus pain
- Sore throat
- Headache
- Vomiting
- Diarrhea
- Bronchitis
- Cold Sores
- Minor rashes
- Hives
- Trouble sleeping
- Ear pain

To access this program:

1. Log on to livehealthonline.com.
2. Select **Sign Up** in the top right corner of the screen.
3. Complete the form to create your account and select **Finish**.
4. Review the physician profiles to select the one that's right for you and begin your consultation.

You will need your ID number from your ID card when creating your account in order for Anthem to identify you as a Plan participant.

LiveHealth Online is not intended for medical emergencies. If you experience an emergency, always call 911.



LiveHealth Online is the trade name of Health Management Corporation, a separate company providing telehealth services on behalf of Anthem Blue Cross and Blue Shield. Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation (Compcare), which underwrites or administers the HMO policies; and Compcare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Before paying for a LiveHealth Online visit...

Check the following:



Did I choose “Anthem Blue Cross and Blue Shield” as my Health Insurance?

Edit Health Insurance Information

Anthem Blue Cross and Blue Shield

My plan not listed/don't have my card/no insurance

Amerigroup

Anthem Blue Cross and Blue Shield

Anthem Blue Cross (CA)

Anthem Virginia

Blue Cross and Blue Shield Georgia

CareMore

Empire Blue Cross and Blue Shield (NY)



Did I enter my Member ID as listed on my Anthem ID card?



Did I choose the Primary Subscriber correctly?

Note: The Primary Subscriber is the person whose name is on the left hand side of the card above the Member ID (a.k.a. the “enrollee”). If the patient is **not** the primary subscriber, you must click “no” and fill out the primary subscriber’s information.

Are you the Primary Subscriber?

Yes No

- Choose Relationship -

Primary Subscriber Name

First Name Last Name

Primary Subscriber Date of Birth

Month Day Year

Cancel Save



Did I enter the Primary Subscriber name and date of birth correctly?



Did I enter the patient’s name and date of birth correctly?

If all of the above are true and you are still being asked to pay a copay, please [call LiveHealth Online at 1-855-603-7985 for assistance \(24/7\) before paying for a visit.](tel:1-855-603-7985)

The cost should be \$0 if all information is entered correctly.