

NORTHWESTERN OHIO PLUMBERS AND PIPEFITTERS BENEFIT PLANS

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IMPORTANT NOTICE – SUMMARY OF MATERIAL MODIFICATIONS

To: All Active Participants, Retirees, Office Workers, and their Spouses and Dependents in the Northwestern Ohio Plumbers and Pipefitters Active and Retiree Health and Welfare Plans (the "Plan")

Re: COVID-19 Benefit Changes

Date: June 2020

WHAT IS THIS NOTICE ABOUT?

As we are all currently in the midst of the Coronavirus pandemic, the Federal government is requiring certain temporary changes to your health and welfare Plan benefits. This Summary of Material Modifications (the "SMM") discusses these changes and how they may affect you. Please read this SMM carefully and in its entirety. Please file this notice with your personal records and add it to your copy of the Summary Plan Description ("SPD").

How Does This Notice Affect Me?

Both the Family First Coronavirus Protection Act (the "FFCPA") and the Coronavirus Aid, Relief and Economic Security Act (the "CARES Act"), collectively (the "Acts") are requiring certain temporary benefit changes for group health plans. Excluding the changes to short term disability benefits, these changes will apply to claims made on or after **January 27, 2020** (the date the Department of Health and Human Services ("HHS") declared the COVID-19 public health emergency), and will remain in effect until HHS lifts the public health emergency declaration.

(a) COVID-19 Testing

The Acts require that for Participants who receive a COVID-19 test on or after **January 27, 2020**, the tests must be covered by the Plan with no cost-sharing. This means that Participants cannot be required to pay any copayments, coinsurance or deductibles for a COVID-19 test.

The types of tests that must be covered without cost-sharing include tests approved by the Food and Drug Administration (the "FDA"), tests that are pending FDA-approval, tests approved by a state government, and any test that HHS finds appropriate. In addition to the test, the medical office visit, lab test and radiology associated with the COVID-19 test, will also be covered without cost-sharing. Additionally, the Plan may not impose any medical management techniques for a COVID-19 test, such as prior authorization or step therapy.

These cost-sharing provisions for COVID-19 testing apply to claims made on or after **January 27, 2020** and are required for the duration of the HHS-declared public health emergency.

(b) Other Medical Services Related to COVID-19 Testing

Also effective **January 27, 2020**, the Acts require that medical items or services that lead a provider to administer a COVID-19 test, must also be covered without cost-sharing. For example, if your doctor gives you a flu test, the flu test is negative, so your doctor then tests you for COVID-19, there will be no cost for the office visit, flu test or any other services that led your doctor to give you the COVID-19 test.

These cost-sharing provisions for medical services related to COVID-19 testing, apply to claims made on or after **January 27, 2020** and are required for the duration of the HHS-declared public health emergency.

(c) Benny Card Reimbursements from the SCRA

The Plan currently prohibits Participants from receiving reimbursements for over-the-counter medications from their Supplemental Credit Reserve Account (the "SCRA"). However, effective **January 27, 2020** and for the duration of the HHS-declared public health emergency, the Plan will permit Participants to receive reimbursements from the SCRA for over-the-counter medications.

(d) Short Term Disability Benefits for COVID-19 Diagnosis

For **Active Participants ONLY**, beginning on **March 16, 2020**, if you become disabled due to a COVID-19 induced illness, short term disability benefits will be paid to you beginning on the first day of the disability (current rules require that for an illness, short term disability payments will begin on the eighth day of the disability). The waiver of the 8-day waiting period will be waived **ONLY** for COVID-19 induced illnesses. The 8-day waiting period will still apply for all other illnesses and **WILL NOT** be waived.

(e) Medicare Advantage Prescription Drug Claims

For **Medicare Retirees ONLY**, effective **January 27, 2020**, you will be able to fill all covered prescriptions for up to a 90-day supply. Previously, there were certain drugs that were only available for 30-day fills. However, in an effort to reduce the need to frequently fill prescriptions in-person and as a way to promote social distancing, the Acts are requiring that **ALL** drugs covered under Medicare Part D must be filled for up to a 90-day supply.

These Medicare prescription drug changes apply to claims made on or after **January 27, 2020** and are required for the duration of the HHS-declared public health emergency.

(f) Reminder About Out-of-Network Dialysis Claims

Just as a reminder, if you are on dialysis and receive outpatient dialysis care from an out-of-network dialysis provider, the Plan will reimburse the provider the "reasonable and customary" reimbursement rate for outpatient dialysis services. The reasonable and customary rate is the average payment for reasonably comparable dialysis services and/or supplies in the geographic area. If the rate that the dialysis provider charges is higher than the reasonable and customary rate that the Plan reimburses the dialysis provider, then you will receive a balance bill for the remaining cost.

WHAT DO I NEED TO DO?

The benefit changes discussed in this notice will take effect automatically. You do **NOT** need to take any specific action.

IMPORTANT REMINDER

This SMM is a summary and is **not** an official plan document. The actual terms of the Plan are contained in the plan document, which is available at the Plan Office. In the event of any ambiguity in or omission from this SMM, or any conflict between this SMM and the official plan document, the official plan document will govern. If you have any additional questions regarding this SMM or your benefits, please call the Plan Office at (419) 662-1388.

Sincerely,

Board of Trustees

Northwestern Ohio Plumbers & Pipefitters Active and Retiree Health & Welfare Plans