March 2020

NOTICE TO PARTICIPANTS OF BENEFIT CHANGES

TO: Participants in the Self-Funded PPO Plan of the Bricklayers and Allied Craftworks Local No. 3 Health & Welfare Trust Fund Participants

FROM: Board of Trustees

SUBJECT: COVID-19 Screening and Testing

This Notice describes a change to the B.A.C. Local No. 3 Health and Welfare Plan’s PPO Self-Funded benefits.

In an effort to protect participants and dependents, effective March 1, 2020 the Self-Funded PPO Plan is waiving all cost-sharing and copays (deductible and co-insurance) on 2020 novel coronavirus/COVID-19 diagnostic tests and screenings for both in-network and out-of-network tests.

While the Plan still strongly urges you to use an in-network provider, the Trustees of the Plan understand that you may not have a choice in choosing the provider for the COVID-19 diagnostic test and screening which is not currently widely available.

Please note that all other Plan rules remain in effect, including, for example, the exclusion for services that are not medically necessary.

Telemedicine

If you need medical support for a minor injury or illness, or believe you are experiencing symptoms of COVID-19, you are encouraged to use the telemedicine services offered through LiveHealth Online, which allows you and your family members to access free of charge a board-certified physician via phone or video 24/7. Attached is a one-page description of LiveHealth Online and on how to register.

This Notice of Benefit Changes provides you with a summary of changes to the B.A.C. Local No. 3 Health and Welfare Plan. This Notice supplements the Summary Plan Description (SPD). Please read it carefully and retain it with your copy of the SPD for future reference. If you have any questions, call or write the Administrative Office at:

BeneSys, Inc.
7180 Koll Center Parkway, Suite 200
Pleasanton, CA 94566
(925) 398-7060

Language Access Services:
SPANISH (Español): Para obtener asistencia en Español, llame al 1-888-208-0250
CHINESE (中文): 如果需要中文的帮助，请拨打这个号码 1-888-208-0250

This document has been uploaded and is available on the participant website at:
www.BAC3-brickbenefits.org
When you’re not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you’re feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

You’ve got access to affordable and convenient care

Video visits using LiveHealth Online are usually $49 or less for a medical doctor visit, and a 45-minute therapy or psychiatry session usually costs the same as an office mental health visit.

On LiveHealth Online, you can:

- **See a board-certified doctor 24/7.** You don’t need an appointment to see a doctor. They’re always available to assess your condition and send a prescription to the pharmacy you choose, if needed. It’s a great option when you have pink eye, a cold, the flu, a fever, allergies, a sinus infection or another common health issue.

- **Visit a licensed therapist in four days or less.** Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more. Schedule your appointment online or call 1-888-548-3432 from 8 a.m. to 8 p.m., seven days a week.

- **Consult a board-certified psychiatrist within two weeks.** If you’re over 18 years old, you can get medication support to help you manage a mental health condition. To schedule your appointment call 1-888-548-3432 from 8 a.m. to 8 p.m., seven days a week.

**See a Spanish-speaking doctor with Cuidado Médico on LiveHealth Online**

Online counseling is not appropriate for all kinds of problems. If you are in crisis or have suicidal thoughts, it’s important that you seek help immediately. Please call 1-800-784-2433 (National Suicide Prevention Lifeline) or 911 and ask for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

If you’re a retiree or have coverage that complements your Medicare benefits, your employer-sponsored health plan may not include coverage for online visits using LiveHealth Online. Check your plan documents for details. You can still use LiveHealth Online, but you may have to pay the full cost of a visit. Online visits using LiveHealth Online may not be a covered benefit for HRA and HSA+ members.