



IBEW 125 - PGE HEALTH & WELFARE TRUST



August 2020

To: Plan Participants

Subject: Updated Interim COVID-19 (Coronavirus) Benefits

From: Board of Trustees, IBEW 125 – PGE Health & Welfare Trust

In late March you were notified of Interim COVID-19 Benefits adopted by the Board of Trustees for all Trust sponsored health plans. This document explains important updates to the Interim COVID-19 Benefits that are effective immediately. You can obtain a copy of the prior notice at the Trust's website or from the Trust Office (see contact information below). Unless noted, Interim COVID-19 Benefits will be in effect until you are notified otherwise.

1. PGE Voluntary Furlough Program (COVID-19 related).

You may continue your medical coverage while you are on leave under PGE's Voluntary Furlough Program. This includes coverage under both the Active Participant Plan and the High Deductible Plan for you and your dependents.

PGE contributions and employee before-tax payroll deductions will continue during the leave period. In some cases, the employee's pay may be insufficient to cover all or a portion of the employee's before-tax payroll deductions during any part of the leave period. In that case, PGE will pay up to 100% of the employee's contribution. PGE will then recover the amount paid on behalf of the employee from the employee's next paycheck.

Questions concerning PGE's Voluntary Furlough Program related to COVID-19 should be directed to:

HR Connect at 503-464-7250

2. The waiver of cost sharing (deductible, copay, coinsurance) is extended to recognized COVID-19 treatment, including medications, through June 30, 2020. This waiver applies to all Trust sponsored plans. The waiver applies to treatment at an office visit, emergency room, urgent care, hospital, telehealth, virtual care or other facilities that may be necessary in light of safety or capacity concerns. Please note that for out-of-network situations, Regence will pay allowed amounts and the out of network provider may balance bill you for unpaid amounts.
3. All Trust sponsored plans will cover services performed virtually to support social distancing. This includes phone calls, Skype or other virtual services that are used to replace in-person services. In order to be covered the services must be medically and clinically appropriate. The services will be covered at the same rate as an in-person service and the same cost sharing (copay, coinsurance and deductible) will be applied as for an in-person service. For example, if a therapist is now offering virtual therapy, it will be covered as if it were in-person therapy. Please note that for out-of-network situations, Regence will pay allowed amounts and the out of network provider may balance bill you for unpaid amounts.

For any questions about this mailing or your benefits and eligibility, please call the Trust Office (contact information is provided below)