



OPERATING ENGINEERS LOCAL 501 SECURITY FUND

TO: All PPO Plan Participants
FROM: Board of Trustees
RE: Coronavirus Coverage
DATE: March 26, 2020

In compliance with the *Families First Coronavirus Response Act*, effective March 18, 2020 through the end of the National Emergency period (as announced by the federal government), this Plan will cover testing for COVID-19 at 100% without participant cost-sharing through deductibles, co-payments, or co-insurance, and without requirements for prior authorization or other medical management. This includes diagnostic products to detect SARS-CoV-2 or to diagnose the COVID-19 virus that the FDA has approved, cleared, or authorized.

Coverage also includes items and services furnished to you during health care provider in-person and telehealth visits, urgent care center visits, and emergency room visits that result in an order for or administration of a covered diagnostic product to the extent the items and services relate to administering the test or to evaluating your need for a test.

Treatment for COVID-19 will be subject to the Plan's normal cost-sharing requirements, including Plan deductibles, co-payments, and co-insurance, and subject to the Plan's out-of-pocket maximums. For additional information regarding COVID-19, you may obtain general information from the Centers of Disease Control and Prevention at <https://www.cdc.gov>, such as the attached Fact Sheet.

OptumRx - Prescription Drug Coverage

You may have questions regarding ongoing access to your prescription drugs during this COVID-19 pandemic. Attached for your reference is a FAQ from OptumRx on early medication re-fills and transitioning to home delivery. Other information on how to contact and receive support from OptumRx is also provided.

SwiftMD – Telemedicine (Employees Only)

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 SwiftMD, which allows you and your family members to access *free of charge* a board-certified physician via phone or video 24/7. Enclosed is information regarding SwiftMD and on how to stay safe during the pandemic.

If you have any questions, please contact the Administrative Office by telephone.

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Welcome to SwiftMD

Eligible participants and family members can talk to a doctor 24/7 by phone or videoconference at **no cost for co-pays or consult fees!**

Some of the Benefits of SwiftMD:

- 24/7 nationwide access to U.S. Board-Certified physicians
- Convenient consults from your home, office, or on the road, usually within 30 minutes
- Doctor makes diagnosis and recommends treatment, and sends prescriptions to your preferred local pharmacy
- Avoid unnecessary visits to the ER and Urgent Care, or long waits for appointments at your doctor's office
- **No co-pays and no cost to you!** Operating Engineers Local 501 Security Fund is paying for your membership!

Getting Started:

- You can use SwiftMD anytime simply by calling toll free **833-SWIFTMD (833-794-3863)**. Your membership will be verified, and your appointment scheduled for a callback from a SwiftMD doctor.

- OR -

- Access your membership online (optional)
- Go to **SwiftMD.com** member login and click "Get Started"
- Click "Lookup Account with Group Passcode"
- Enter Group Passcode: **IUOE501**, name, birthdate, email address and other info
- You don't need your Group Passcode to look up your membership or to schedule a consult. Just click "Get Started" or call 833-794-3863.
- SwiftMD will email your username and password; be sure to log on to complete activation of your membership!

SwiftMD Physicians Are:

- U.S.-trained and Board Certified
- Experienced at diagnosing a range of illnesses and injuries, with a minimum of 10 years practicing medicine
- Excellent communicators with great bedside manner!

OPERATING
ENGINEERS LOCAL 501
SECURITY FUND

Group Passcode:
IUOE501

Conditions we treat*

Allergies and rashes
Arthritis pain
Back pain or injury
Cold sores
Diarrhea
Earache
Conjunctivitis or pink eye
Fever and flu
Headache
Insect bites and stings
Lyme disease
Nasal or respiratory congestion
Sinusitis
Soft tissue and muscle injuries or pain
Sore throat
Stomach ache and nausea
Upper respiratory infections
Urinary tract infections
Vomiting
Your individual concerns

*SwiftMD does not replace your PCP or specialists managing chronic and serious conditions. SwiftMD doctors do not prescribe controlled substances, psychiatric, and certain other medications. For more info review the Exclusionary Criteria at mySwiftMD.com.
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Coronavirus (COVID-19) FAQs

What is coronavirus (COVID-19)?

COVID-19 is a respiratory disease caused by a new coronavirus that was first detected in China and has been spreading across the globe. It is now affecting people in the United States.

What is the risk to me and my family?

Most cases are mild and for most of the American public, who are unlikely to be exposed to the virus at this time, the immediate health risk from COVID-19 is low. The elderly and people with pre-existing conditions are more vulnerable to severe illness, including illness resulting in death.

What are the symptoms?

The symptoms are fever, cough and shortness of breath, and usually appear 2-14 days after exposure. Occasionally the symptoms are more severe and may even require hospitalization.

How does COVID-19 spread?

The virus spreads from person-to-person through close contact, coughing and sneezing. People may also get COVID-19 by touching something that has the virus on it and then touching their own mouth, nose, or possibly their eyes. The virus is contagious and seems to be spreading easily.

How do I protect myself and my family members?

- Stay home when you are sick and avoid contact with those who show signs of illness.
- Cover coughs and sneezes with a tissue, then throw the tissue in the trash.
- Avoid touching your eyes, nose, and mouth.
- Wash your hands often with soap and water for at least 20 seconds and/or use an alcohol-based hand sanitizer.
- Clean and disinfect frequently touched objects and surfaces.
- Follow CDC's recommendations for using a facemask. Facemasks are not effective for healthy people trying to protect against COVID-19 but should be used by people who have symptoms to help prevent the spread of the disease to others.

What should I do if I think I may have COVID-19?

You should isolate yourself at home while you are sick, according to the [Centers for Disease Control and Prevention \(CDC\)](#). SwiftMD doctors can assess your symptoms, answer questions you may have about the disease, and provide supportive care for mild symptoms such as mild fever, cough or sore throat. For a definitive diagnosis, you will need to call your PCP's office to arrange for testing through your local health department, LabCorp or Quest Diagnostics. You should seek medical care in person if your symptoms worsen, such as high fever, weakness, lethargy or shortness of breath. Call ahead to let your healthcare provider know that you may have COVID-19 so they can take steps to prevent others from getting exposed or affected.

How is COVID-19 Treated?

There is no specific antiviral treatment recommended for COVID-19. People with COVID-19 should receive supportive care to help relieve symptoms. For severe cases, treatment should include care to support vital organ functions.

[Get the most up-to-date information from the CDC.](#)

Help with your medications during COVID-19

Frequently Asked Questions

For OptumRx Direct Pharmacy Plans

Updated Mar. 19, 2020

At OptumRx, we take your health seriously. This has become even more important with the recent spread of the coronavirus disease 2019 (COVID-19).

Since you may have questions about your medications during this time, we have prepared a list of common questions and answers for you below.

Frequently Asked Questions

About coronavirus

What are coronavirus?

Coronaviruses are a family of viruses that can cause illness in both animals and people. The 2003 SARS outbreak, also known as severe acute respiratory syndrome, is a well-known coronavirus. In January of 2020, the World Health Organization (WHO) announced a new coronavirus outbreak, now called COVID-19, which was first detected in China. For more information on COVID-19, please visit the CDC's [Situation Summary](#) page.

How to get medications at your retail pharmacy

Can I still go to the pharmacy to get medication?

Check to see if your local pharmacy is open. Then ask if they have on-site pickup or delivery service.

Where can I find a network pharmacy?

Go online and use the **Pharmacy Locator** tool for a location nearby. Ask your local pharmacy if they have on-site pickup or delivery service

Early medication refills

When should I refill my maintenance medication?

You may be eligible for an early refill for maintenance medication if you have refills remaining on file at a participating retail or home delivery pharmacy.

How to use Optum Home Delivery Pharmacy

How can I transfer a medication to home delivery?

You can transfer a medication from a retail pharmacy to OptumRx Home Delivery by following the simple process on the [My Medicine Cabinet](#) page.

There, you can also sign up for automatic refills. Go to My profile > Manage programs (section) > [Automatic refills](#) > click on the box before the medication, if you want to enroll in the program.

How can I request a refill for my prescription?

You can set up an online account at optumrx.com. Then, request a refill on the [My Medicine Cabinet](#) page. Please note a credit card is needed for medications with a copay.

How can I check my order status online?

You can check your home delivery [order status](#) 24/7 on optumrx.com.

How do I update my shipping or billing information online?

During the checkout process, you may change shipping address and the credit card information we have on file for you. You can also go to My profile > go to the Manage shipping & payments (section) > click on [My addresses](#).

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Call center is open

Can I call OptumRx?

Yes, but at this time we are experiencing larger than normal call volumes and you may have a longer than usual wait time. We encourage you to use our website or app to place home delivery orders or track order status.

Using the OptumRx app

Can I use the OptumRx mobile app to manage my prescriptions?

Yes. Download the OptumRx mobile app by searching for OptumRx in the App Store or Google Play. You can view and order your prescriptions, check order status and more.

Support is available

I'm feeling anxious about all the news. Is there someone I can talk with?

Our Emotional Support Help Line is available for those experiencing anxiety or stress following the recent developments around COVID-19. It can be reached at 1-866-342-6892, 24 hours a day, 7 days a week and is open to all.

Remember

- Information is changing quickly. The questions and responses presented here may be updated in the near future.
- During times like this, it is important to protect your personal information and be on the alert for scams. Thank you for letting us serve you.



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What you need to know about coronavirus disease 2019 (COVID-19)

What is coronavirus disease 2019 (COVID-19)?

Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

Can people in the U.S. get COVID-19?

Yes. COVID-19 is spreading from person to person in parts of the United States. Risk of infection with COVID-19 is higher for people who are close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with ongoing spread of COVID-19. Learn more about places with ongoing spread at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html#geographic>.

Have there been cases of COVID-19 in the U.S.?

Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>.

How does COVID-19 spread?

The virus that causes COVID-19 probably emerged from an animal source, but is now spreading from person to person. The virus is thought to spread mainly between people who are in close contact with one another (within about 6 feet) through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads. Learn what is known about the spread of newly emerged coronaviruses at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html>.

What are the symptoms of COVID-19?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- shortness of breath

What are severe complications from this virus?

Some patients have pneumonia in both lungs, multi-organ failure and in some cases death.

How can I help protect myself?

People can help protect themselves from respiratory illness with everyday preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

If you are sick, to keep from spreading respiratory illness to others, you should

- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

What should I do if I recently traveled from an area with ongoing spread of COVID-19?

If you have traveled from an affected area, there may be restrictions on your movements for up to 2 weeks. If you develop symptoms during that period (fever, cough, trouble breathing), seek medical advice. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

Is there a vaccine?

There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to take everyday preventive actions, like avoiding close contact with people who are sick and washing your hands often.

Is there a treatment?

There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.

