

**IBEW Local 347 Electrical Workers  
Fringe Benefit Funds**

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August, 2020

**Re: Coronavirus Disease 2019 (“COVID-19”) Coverage Update**

Dear Plan Participant:

With the ongoing concerns regarding the spread of COVID-19, the IBEW Local 347 Electrical Workers Health and Welfare Plan’s (“Plan”) Board of Trustees continues to closely monitor events related to COVID-19 and would like to provide this update regarding changes to your Plan’s schedule of benefits. Retroactive to March 18, 2020, the Trustees changed the Plan to provide that the Plan will provide 100% coverage (no cost-sharing) for the following services:

- In-network expenses related to COVID-19 testing, regardless of whether the test is administered, ordered, or prescribed at a doctor’s office, facility, or hospital.
- Out-of-network expenses related to COVID-19 testing, regardless of whether the test is administered, ordered, or prescribed at a doctor’s office, facility, or hospital, up to:
  - The cash price listed by the provider on a public Internet website; or
  - The rate UnitedHealthcare (“UHC”) negotiates with the provider.\*
- Other test (i.e. tests for conditions other than COVID-19) that meet both of the following criteria:
  - The test causes a provider to administer, order, or prescribe a COVID-19 test; and
  - The test is administered during the same visit in which the COVID-19 test is administered, ordered, or prescribed.

*For example, if a doctor tries to rule out COVID-19 by ordering a flu test and, after the flu test comes back negative, the doctor orders a COVID-19 test, then the Plan would cover the flu test, the doctor’s office visit, and the COVID-19 test at 100%. If the flu test comes back positive and, therefore, the doctor does not order a COVID-19 test, then the doctor’s office visit and the flu test will be subject to the Plan’s standard cost-sharing.*

- The exclusion for “Charges for telephone calls, telephone consultations, emails, and/or email consultations” outside of Doctor on Demand will not apply. The Plan’s standard copayments will apply to such consultations unless a COVID-19 test is ordered or prescribed during the consultation. If a COVID-19 test is ordered or prescribed during the consultation, the consultation will be covered at 100% (no cost sharing).<sup>†</sup>

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\* If a provider provides COVID-19 diagnostic testing, federal law requires the provider to publicly disclose its cash price for providing COVID-19 diagnostic testing on a public Internet website. The Plan is not required to reimburse the provider to the extent that COVID-19 diagnostic testing exceeds the provider’s publicly disclosed cash price.

† The Plan’s standard copayment for visits with a PPO Provider is \$20.00. The Plan’s standard copayment for visits with a non-PPO provider is your deductible plus 40% of the cost of the visit. The Plan’s copayment will not apply if a COVID-19 test is ordered or prescribed during your visit (i.e. you will pay \$0.00 if a test is ordered or prescribed). For more information about these copayments, contact the Fund Office or view Section 2.24 of your Combination Plan Document and Summary Plan Description.

These changes will continue until the end of the National Emergency.

Please remember that Doctor on Demand provides convenient access to Board-certified physicians on a remote basis at a **\$0 copay** and is available 24/7 by visiting [www.doctorondemand.com](http://www.doctorondemand.com) or downloading the app on your phone or tablet. If possible, schedule your appointment with Doctor on Demand a day in advance by visiting [www.doctorondemand.com](http://www.doctorondemand.com) or utilizing the app. 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 you instructions on how to get care without exposing other people to your illness.

The Plan will allow earlier refills on all prescribed maintenance drugs. For questions related to early refill requests or to inquire about receiving your medications through mail order, please contact Sav-Rx at [www.savrx.com](http://www.savrx.com) or by phone at 866-233-4239.

The Plan's Trustees also want to remind you of the rules that will apply to the Plan's Short-Term Disability benefits during this time. If you have symptoms of COVID-19 and your physician completes the Plan's Short-Term Disability benefits application, the Plan will provide you Short-Term Disability benefits for up to three weeks so long as you meet all the other criteria that apply to these benefits (e.g. you are not working, you are not receiving Workers Compensation). For more information about the Plan's Short-Term Disability benefits, contact the Fund Office or visit the Plan's website at [www.ibew347benefits.com](http://www.ibew347benefits.com).

Federal and state agencies are releasing new information and guidance about COVID-19 on a daily basis. This means the information above is subject to change. If you have any questions about the Plan's benefits available for treatment or testing for COVID-19 or your inability to work due to COVID-19, please contact the Fund Office.

Sincerely,

Your Board of Trustees