March 19, 2020

TO: **All Participants and Eligible Dependents**
Locals 302 and 612 IUOE Construction Industry Health and Security Fund

RE: **Summary of Material Modification (SMM) - COVID-19**

In light of the declaration of a world-wide pandemic arising from the outbreak of novel coronavirus (COVID-19) the Trustees are implementing this coverage change effective immediately. Benefits under the Locals 302 & 612 International Union of Operating Engineers Construction Industry Health Trust have been modified as follows until further notice:

1. The Plan will waive any medically necessary out-of-pocket costs associated with testing for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing.

   NOTE: Treatment of COVID-19 is still subject to applicable cost sharing and PPO/non-PPO benefit levels depending on the provider's status.

2. The Plan will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.

3. The Plan will allow a one-time early refill on maintenance prescription drugs filled at retail or mail-order to avoid the need to leave home to refill a prescription if you are impacted by quarantine or illness. **(This early refill allowance will not apply to certain controlled substances).**

Telemedicine Benefit

If you are not feeling well, always contact a medical provider. Given the current strain on the healthcare system, public health officials have recommended that people consider telehealth services to get answers for their questions.. You have access to a doctor through **SwiftMD**, which allows you to connect with a Doctor 24/7 for remote care. **SwiftMD** doctors can provide consults for members who are suffering from symptoms of upper respiratory illness that occur with COVID-19 which include fever, cough, and shortness of breath. **There is no copayment for this benefit – a SwiftMD visit is available to you at no charge.**

SwiftMD doctors can provide supportive care to relieve symptoms, and answer questions about COVID-19 and help a member assess their risk factors, such as whether they have traveled to a high-risk area or been exposed to anyone who has traveled to a high-risk area or tested positive for COVID-19. Most cases are mild, and affected patients can isolate themselves at home to recover.

To schedule a consult log in at SwiftMD.com, or call 833-SWIFTMD (833-794-3863)

Included with this mailing is information from SwiftMD regarding COVID-19. If you have symptoms, we encourage you to use this option to seek medical advice at any time.

Future Developments

The Trustees will monitor as the COVID-19 health emergency develops. We recommend that all participants and their families stay current on the recommendations of public health authorities with respect to best practices for keeping healthy. Below are several resources that are continually updated:

- US Center for Disease Control: https://www.cdc.gov/coronavirus
- Washington State Department of Health: https://www.doh.wa.gov/Emergencies/Coronavirus
- Alaska Department of Health and Social Services
  http://dhss.alaska.gov/dph/Epi/id/Pages/COVID-19/default.aspx

The Health Plan booklet is available online at https://www.engineerstrust.com.

It is important to remember that the benefits provided to you by this Trust are self-funded. These benefits are not being provided by an insurance company. Benefits are paid directly from the contributions made by you and your employer. The Trustees continue to work hard to make sure this Plan provides the coverage you need in the most appropriate and cost-effective manner.

If you have any questions, please contact the Trust Administrative Office at 877 441-1212.

Sincerely,

The Board of Trustees

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.]()