

# Locals 302 and 612 of the International Union of Operating Engineers Trust Funds

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Administered by  
Welfare & Pension Administration Service, Inc

April 3, 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 its continuing effort to respond to the COVID-19 crisis, the Board of Trustees of the Locals 302 and 612 International Union of Operating Engineers Construction Industry Health and Security Fund (the “Trust”) is implementing an additional coverage change effective **March 1, 2020**.

Many providers are converting scheduled appointments from an in-office visit to an over the phone or internet visit. Up until now, the Plan has had an exclusion for physician charges when the patient is not seen in person, other than with SwiftMD. Benefits under the Trust have been modified to limit this exclusion as follows until further notice:

The Trust will provide coverage for certain medical appointments which are not in-person and the exclusion at page 75 of your Health Plan Booklet will be limited to charges related to missed appointments and filling out forms:

- ~~Phone calls or~~ missed appointments or filling out forms. Services where a patient is not physically seen by a physician or other covered provider except as provided under the Telemedicine benefit.

**For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) visit to be covered, the Telehealth/telemedicine consultation must be diagnostic, and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.** All services not related to COVID-19 testing are subject to applicable deductible and coinsurance unless otherwise stated in the Health Plan booklet.

The Trustees will continue to monitor as the COVID-19 health emergency develops. We recommend 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>

**Important Note:** the newest version of the Health Plan booklet is available online at <https://www.engineerstrust.com> and will be mailed to all participants in the near future.

As a reminder, a copy of the March 19, 2020 Summary of Material Modification mailing to all Participants is also posted on the Plan website. Please refer to that important notice regarding coverage for COVID-19 testing and SwiftMD telehealth services for Active and non-Medicare Retirees. There is no copay for the SwiftMD benefit – visits are available to you at no charge. All other telehealth services are subject to applicable deductible and coinsurance. Contact SwiftMD at [SwiftMD.com](http://SwiftMD.com) or call 833-SWIFTMD (833-794-3863).

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 Administration Office at 877 441-1212, option 1.

Sincerely,

The Board of Trustees