



THE ROAD
TO A *healthier* YOU

Plan Changes in Response to Coronavirus Outbreak (COVID-19)

The Board of Trustees met today, March 20, 2020, to discuss the developing COVID-19 crisis. The Trustees recognize that this is a time of uncertainty and that providing strong health care coverage to those covered by the Operating Engineers Local 49 Health Plan is more crucial than ever. Therefore, the Board is pleased to announce the following changes:

1. Continued Eligibility for All Participants Covered in March 2020.

The Trustees have acted for the benefit of all individuals who have current coverage. If you are working, your employer will continue to make contributions to the Plan on your behalf and you may maintain eligibility because of those contributions. However, whether you are working or laid off, if contributions are insufficient to provide coverage and your hour bank has been exhausted, the Plan will provide coverage to you in April and May 2020 at no cost.

2. COVID-19 Testing Charges Covered at 100%

Any charges related to testing for the COVID-19 virus incurred on or after March 1, 2020 will be covered at 100%, meaning that they will not be subject to any deductibles or copayment requirements of the Plan.

3. Telephone Consultations with Physicians and Other Medical Providers Covered from March 1, 2020 through September 30, 2020

The Plan normally does not cover telephone consultations with your doctor, except if the call is made through the Doctor on Demand program. Because of the current health care crisis, many clinics and other health care providers prefer that those seeking treatment call in rather than visit in person. The Plan has been amended, temporarily, to provide that charges for telephone consultations will be covered through September 30, 2020, so long as the charges would otherwise be covered if made as part of an office visit to a clinic or physician. We urge you to visit www.DoctoronDemand.com for convenient access to Board-certified physicians where visits are available 24/7, and with a \$0 co-payment. Doctor on Demand even has a free COVID-19 self-assessment tool you can use if you or a family member is concerned. Visit www.doctorondemand.com/coronavirus or download the Doctor on Demand app today.

The Trustees hope that these changes make life a little less worrisome for you and your families. Watch your mail in the coming days for more details on these changes to your Plan, and visit www.health49.org for the latest updates on the Plan.