



THE ROAD
TO A *healthier* YOU

Summary of Material Modification (SMM)

Dear Participant

April 2020

Plan changes regarding coverage of testing for COVID-19

Current events are rapidly developing and evolving and even as this communication is being prepared for distribution, there will be multiple changes made in the law, in the treatment of the COVID-19 disease and in what the Operating Engineers Local 49 Health & Welfare Fund (Fund) can do for you. The Plan will comply with H.R. 6201 as amended to cover all testing, lab fees, office visits, and telehealth visits relating to COVID-19 at 100% effective March 1, 2020. The changes to the Plan described in this SMM will automatically cease to be effective on the date the Federal Government declares an end to the current national emergency, unless otherwise noted.

It is very important that you stay informed. Please visit the Fund's website at www.health49.org for up-to-date information:

The following benefit changes are effective March 1, 2020 and cease on the date the Federal Government declares an end to the current national emergency, unless otherwise noted.

1. If you (or your dependent) visit a provider and the provider evaluates you only for COVID-19 and orders or administers a COVID-19 test, the entire cost of the visit and the test will be paid by the Fund at 100%.
2. If you (or your dependent) think you are exhibiting COVID-19 symptoms and order a test kit from an on-line company. The cost of the test kit is **not covered** by the Fund regardless of the results.
3. If you (or your dependent) visit a provider for a reason unrelated to COVID-19, and during the visit, the provider determines that you should be tested for COVID-19, only the evaluation for the test, the test itself, and the test's administration are exempt from cost-sharing under these plan changes. Charges for the visit and for other items and services provided during the visit could be subject to regular cost-sharing.
4. Telehealth visits provided through "**Doctor on Demand**" or telehealth visits associated with COVID-19 testing are covered at 100%.
5. During the time period March 1, 2020 through September 30, 2020, online or telehealth visits for reasons unrelated to COVID-19 will be covered the same as any other office visit.
 - (a) *Doctor on Demand*: Covered at 100% before, during and after the national emergency.
 - (b) *Out-of-Network Telehealth provider (other than Doctor on Demand)*: Covered subject to applicable deductible and coinsurance.
 - (c) *In-Network Phone Consultation*: \$25 copayment/ \$15 copayment (West River Plan).
 - (d) *Out-of-Network Phone Consultation*: Subject to applicable deductible and coinsurance.

Understand, we may make additional changes to your SPD in order to stay compliant with developments in this area. While it is frustrating and perhaps confusing to receive multiple notifications from us, please understand that we are required to keep your SPD compliant with the law and that will require us to continue to update your SPD as the law changes.

A Final Note

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, for all participants covered in March 2020, 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.

Please keep this Summary of Material Modification (SMM) with your other Plan documents for easy reference. Be sure to share this SMM with your spouse and dependents, if applicable.

If you have any questions, please contact the Fund Office at the address or phone number shown above.

Sincerely,
Board of Trustees Operating Engineers Local No. 49 Health and Welfare Fund

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