## NECA-IBEW LOCAL NO. 364 FRINGE BENEFIT FUNDS

NECA-IBEW Local No. 364 Welfare Trust Fund NECA-IBEW Local No. 364 Defined Contribution Pension Plan NECA-IBEW Local No. 364 Vacation Fund NECA-IBEW Local No. 364 Supplemental Unemployment Benefit Plan

Managed for the Trustees by: TIC INTERNATIONAL CORPORATION

April 2020

TO: All Eligible Participants in the IBEW Local No. 364 Welfare Fund

## Re: IMPORTANT NOTICE REGARDING COVID-19

The IBEW Local 364 Welfare Plan Trustees want to update you on their response to the COVID-19 outbreak. This is obviously a fast-changing crisis, and the Trustees wanted to share a few important items.

**Testing Coverage.** The Plan will cover COVID-19 testing and items and services related to testing at 100% without any participant cost-sharing, prior authorization or other medical management requirements. Specifically, the Plan will cover 100% of the cost (without cost-sharing) of: (1) the COVID-19 tests and their administration, and (2) items and services provided during an office visit (including a telehealth visit), urgent care visit, or emergency room visit that result in an order for a test or its administration, to the extent they relate to the furnishing or administration of, or evaluation for, the test. This coverage will continue until December 31, 2020. While tests and their administration are covered at 100% of their costs, any treatment for COVID-19 is subject to all other terms of the Plan, including deductible and coinsurance requirements.

<u>Virtual Visits.</u> The Trustees recognize it has become challenging to see a doctor in person due to the COVID-19 outbreak. Many providers are now scheduling "virtual" visits with patients, via video, telephone or other electronic means. In the past, these visits were not covered by the Plan. Due to the current health care climate, the Trustees believe it is important to begin covering virtual visits with providers. Accordingly, virtual visits with medical providers will now be covered on the same basis as an in-person visit with the provider. This coverage of virtual visits began effective March 10, 2020 and will remain covered until July 31, 2020.

Also, as a reminder, the Plan will cover virtual visits associated with COVID-19 testing at 100% without any participant cost-sharing, prior authorization or other medical management requirements. This 100% coverage of the testing (and related visit) will continue until the end of the public health emergency declared by HHS.

Sincerely,

IBEW Local No. 364 Welfare Trust Fund Board of Trustees