

## **Coronavirus (COVID-19) and your Fund Benefits**

As concerns regarding COVID-19 continue to rise, we want you to know that the Trustees of the Fund are here for you and your families. This notice will explain how your Health & Welfare Fund benefits will apply to COVID-19 related claims.

- **If you need to be tested for COVID-19** the Plan will cover 100% of the cost of that testing and its administration. The Plan will also cover 100% of the cost of items and services related to the testing or to the evaluation of the need for testing that are associated with the related office visit, urgent care visit or emergency room visit. This means that you will not have to pay any copayments, deductibles or coinsurance for this care. While we encourage you to use an in-network provider if possible, this coverage will also apply if you must use an out-of-network provider.
- **If your doctor uses a “virtual visit” over the telephone or video chat to evaluate the need for a COVID-19 test**, the Plan will pay the cost of that virtual visit at 100%, the same as if the visit was in person. Please note that your Plan does not currently contract with any specific telehealth company such as you may hear advertised or see online. If you want to use one of these services, you need to ask them if they will be able to provide you with a claim that you can submit to the Fund for reimbursement.
- **If you need treatment for COVID-19** your regular Plan benefits will apply, but these benefits will cover most of your costs. For example, in the case of an inpatient hospitalization, the Plan will pay 100% of the cost after you have paid your \$250 deductible and \$500 in coinsurance.
- **If a physician certifies that you are diagnosed with COVID-19 or certifies that you are unable to work due to the need to self-isolate due a COVID-19 related risk**, you will qualify for the Plan’s weekly disability benefits without having to satisfy the 7-day waiting period. You must provide written verification from your physician.

If you are showing symptoms or believe you have been exposed to the virus, we encourage you to take action. In most cases, your first step should be to call your doctor. If you think it is an emergency, you should seek immediate care, but it is still recommended to try to call ahead to the emergency department to tell them if you have or may have COVID-19. This will help them to protect themselves and other patients as they get you the care that you need.

To help prevent the spread of the virus, your provider may want to assess your symptoms over the phone or through video chat prior to giving guidance on seeking in person care or testing. Note that your provider may require that you meet certain criteria in order to test for COVID-19.

If you are not sure if you need to see a doctor or if you just have questions about COVID-19, you can also call Cigna’s **24-hour Health Information Line** at **800-768-4695**. This service is available 24/7 and provides you with access to registered nurses to help you with your health-related questions.

If you need help coping with loss, stress, or other issues related to the impact of COVID-19, Cigna has opened a **24-hour Help Line** at **866-912-1687** to connect you directly with qualified clinicians who can provide support and guidance.

The Trustees realize that the COVID-19 pandemic may also be impacting your ability to get care for other non-COVID-19 related medical issues. Therefore, the Trustees have adopted three additional *temporary* measures through June 30, 2020:

- **If a doctor that you would normally see in person can use a “virtual visit” over the telephone or video chat**, that virtual visit will still be covered under the Plan, at the same benefits as if it had been in person. We realize that many medical and behavioral health providers are moving to alternative visits to help limit the chance of exposure, so we want you to rest assured that these claims will still be covered.
- **If you need to obtain an early refill of your medication** in order to make sure you have enough on hand in the event of a quarantine period, the Plan will be temporarily suspending the refill-too-soon edits to allow for you get your refills.
- **Weekly disability benefits** will be payable for any period for which a physician has indicated that you need to self-isolate or quarantine due to a diagnosis of or exposure to COVID-19. Participants should contact the Administrative Office to obtain the application for benefits.

**The Board of Trustees hopes that you and your family remain safe and healthy during this trying time and please remember that the Fund has many resources here to help you:**

- You have access to the free **24-hour Health Information Line** by calling 800-768-4695 where you can talk to a registered nurse about your health concerns.
- You can log-on to [www.mycigna.com](http://www.mycigna.com) to find a provider in the Cigna OAP Network and access other health tools.
- You have access to the free **24-hour Help Line** by calling 866-912-1687 if you need help dealing with stress or anxiety.
- You can contact **Express Scripts** at [www.express-scripts.com](http://www.express-scripts.com) or call 877-415-9975 for questions about your prescription drugs.
- And you can contact the staff at the **Administrative Office** at 303-597-0113 or 800-247-7876 with any questions about your benefits or your eligibility. Se Habla Español: 303-597-0115

**For more information on COVID-19, we recommend the following resources:**

- [www.covid19.colorado.gov](http://www.covid19.colorado.gov) - for information specific to the State of Colorado
- [www.cdc.gov/coronavirus/2019-nCoV/](http://www.cdc.gov/coronavirus/2019-nCoV/) - for information from the Centers for Disease Control and Prevention

Both of these sites provide valuable information regarding best practices to help you and your family prevent and fight COVID-19, and information on what to do if you think you may have been exposed.