

March 2020

MEMORANDUM

TO: Plan Participants  
FROM: Trust Administrative Office  
RE: COVID-19 Response

The situation with COVID-19 continues to evolve quickly. The Trustees of the Washington Teamsters Welfare Trust are actively monitoring developments and working to appropriately respond to support the health coverage needs of families covered under the Trust. Below is a summary of actions taken to date to assist you during this unprecedented time.

**Extension of Coverage for Impacted Families**

The Trustees are pleased to announce a temporary Extension of Coverage provision during the COVID-19 crisis. The Extension of Coverage will provide up to 3 months of coverage to any participant who is terminated, laid off or has their hours reduced below the monthly threshold beginning March 2020, at no cost to the impacted participant or their employer. (See the enclosed Summary of Material Modifications.)

**Expansion of Coverage for Telehealth and Virtual Care**

Effective March 1, 2020, the Trustees are pleased to announce the addition of coverage for telemedicine and virtual care as outlined on the enclosed Summary of Material Modifications. These services are covered as an office visit and subject to the applicable copay or coinsurance depending on whether the services are provided by a Premiera PPO provider or a non-PPO provider.

**Teladoc** continues to be available at **no cost to you** and covered family members. Teladoc offers secure, on-demand, around-the-clock access to board-certified physicians – from home, work, or wherever you may be. To request either a telephone or video consultation visit [teladoc.com/premera](https://teladoc.com/premera) and set up or log into your account, or **call (855) 332-4059**.

**COVID-19 Testing**

As previously announced, coverage for COVID-19 testing has been temporarily modified to waive any out-of-pocket costs for COVID-19 testing for both PPO and non-PPO providers. This would include both the cost of the test as well as office visits or other provider charges related to the testing. In addition, any prior authorization requirement for treatment or testing of COVID-19 has been suspended. **Please note: Treatment** of COVID-19 would still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider's status.

**One-time Early Pharmacy Refills**

In addition, the Trust will allow a one-time early refill on prescriptions drugs. (The early refill allowance would not apply to certain controlled substances.) Early refills of medication help to ensure you have a supply of your medication when needed and reduces the number of visits you make to the pharmacy.

If you have any questions about these changes or any other benefits, please contact the Trust Administrative Office at (800) 458-3053.

Get updates regarding COVID-19, what to do if you are sick and steps to prevent illness at [www.cdc.gov](https://www.cdc.gov).

**WASHINGTON TEAMSTERS WELFARE TRUST**  
**SUMMARY OF MATERIAL MODIFICATIONS**

**MARCH 2020**

This is a “summary of material modifications” (SMM) to the Washington Teamsters Welfare Trust’s Summary Plan Descriptions (plan books). The information in this SMM updates and/or replaces the applicable sections of each book until new books become available. Please read it carefully and keep it with your plan book(s).

If you have questions about the information presented here, feel free to contact the Trust Administrative Office at 800-458-3053.

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**TELEHEALTH AND VIRTUAL CARE**

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The following change is effective for **dates of service March 1, 2020 and later:**

The ‘Medical Plan Definitions’ section of the applicable Summary Plan Descriptions for Medical Plans A, B, C, Z and JC-28XL for ‘Physician or Office Visit’ has been amended as shown below:

“Physician or Office Visit — A personal interview where the physician sees the patient or a real-time interactive telephone or audio/video consultation (telehealth/telemedicine). 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.”

Please note: Other routine calls to your physician's office are not covered.

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**EXTENSION OF COVERAGE DURING THE COVID-19 CRISIS**

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The Continuation of Coverage sections of the Summary Plan Description booklets is being modified to add a section, “Extension for Those Who Lose Coverage During the COVID-19 Crisis” as shown below:

The Trust will provide a temporary extension of up to 3 months of coverage to any participant who is terminated, laid off or has their hours reduced below the monthly coverage threshold during the COVID-19 crisis. The extension would be effective for terminations, lay off and reductions beginning March 2020.