

AUTOMATIC SPRINKLER

LOCAL 281, U.A.

WELFARE FUND



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SUMMARY OF MATERIAL MODIFICATIONS #10 COVID-19 NOTICE #2

Coronavirus Disease 2019 (COVID-19)

Dear Participant:

The Trustees of the Automatic Sprinkler Local 281, U.A. Welfare Fund continue their response to the unfolding Coronavirus Disease 2019 (COVID-19) public health threat. The Trustees remain committed to taking actions that will provide all affected individuals access to their required care and medications as events develop.

This communication provides additional information regarding the Trustee's COVID-19 response. Specifically, it addresses: (1) coverage for COVID-19 testing and items and services related to testing for COVID-19; (2) coverage for certain preventive services intended to prevent or mitigate COVID-19; (3) the extension of prior authorizations for certain prescription medications; (4) extended supplies of certain specialty medications; (5) quantity limits on hydroxychloroquine and chloroquine prescriptions; (6) expanded telemedicine coverage; and (7) the continuing operation of the Fund Office.

1. 100% Coverage for COVID-19 Diagnostic Testing and Items and Services Related to COVID-19 Diagnostic Testing.

As previously communicated, the Fund will completely cover the testing necessary to diagnose COVID-19, regardless of the setting in which such testing occurs and whether the testing is performed by an in-network or out-of-network provider. This coverage includes diagnostic testing products (in vitro diagnostic testing) for the detection or diagnosis of SARS-CoV-2, the virus that causes COVID-19, which have been FDA approved, cleared, or authorized; authorized by a State; or otherwise determined appropriate by the Secretary of Health and Human Services.

The Fund will also fully cover items and services furnished to an individual that are related to the administration of a COVID-19 test or are related to the evaluation of the need for the test. This includes items and services furnished to an individual during a visit to a health care provider (which includes in-person office visits and telehealth visits), an urgent care center, and an emergency room.

The Fund will pay for testing at the rate negotiated with a provider prior to the declaration of the COVID-19 public health emergency. Where the Fund does not have a negotiated rate with a provider in place, the Fund will pay the cash price that the provider is required to list on the provider's public website or a lesser rate negotiated by the Fund. Coverage remains subject to all applicable Plan rules. In particular, testing and items and services related to testing must be Medically Necessary and coverage will not exceed the Usual and Customary Charge, as set forth above. This enhanced coverage for testing and items and services related to testing at 100% will terminate when the Secretary of Health and Human Services determines that the public health threat has ended.

2. 100% Coverage for COVID-19 Preventive Services When Provided In-Network.

The Fund will completely cover certain preventive services intended to prevent or mitigate COVID-19 when rendered In-Network. The Fund will cover these preventive services, including immunizations, within 15 days of being recommended as such by the CDC or by the United States Prevent Services Task Force with a rating of “A” or “B”. Importantly, COVID-19 preventive services provided on an Out-of-Network basis are subject to a 40% Coinsurance rate after satisfaction of the applicable Major Medical Benefit Deductible.

3. Prior Authorization Extension on Medications Set to Expire on or Before May 1, 2020.

To ensure participants continue to receive medications that typically require prior authorization during this uncertain time, the Trustees have decided to extend existing prior authorizations that are set to expire on or before May 1, 2020. Therefore, most prior authorizations for chronic medications will automatically extend for an additional 90 days.

Certain drugs with significant abuse potential (e.g., opioids), those that are generally prescribed for limited durations (e.g., hepatitis agents, fertility agents), and new prescriptions will follow the normal process for renewals.

4. Specialty Medication 90-Day Supply Distribution.

Additionally, the Trustees have decided to offer extended supplies of key chronic specialty medications. Starting March 23, 2020, when you call to refill your specialty medication, you will be offered a one-time, 90-day supply, as opposed to the traditional 30-day supply.

This policy will not apply to certain controlled drugs and substances, drugs experiencing supply shortages, and newly initiated specialty therapy, among others.

5. Quantity Limits on Hydroxychloroquine and Chloroquine Prescriptions

Due to the identification of hydroxychloroquine and chloroquine as potential treatments for COVID-19 and possible increased demand as a result, the Fund’s Pharmaceutical Benefit Manager, OptumRx, will implement quantity limits on these prescriptions. Effective March 31, 2020, prescriptions for both hydroxychloroquine and chloroquine will be limited to 30 tablets within a 90-day time period.

Participants who have utilized at least a 60-day supply of hydroxychloroquine within the past 120 days are exempt from the quantity limits. Participants newly starting on hydroxychloroquine for rheumatoid arthritis or systemic lupus may request quantities beyond 30 tablets. As a reminder, participants may call OptumRx directly at (855) 577-6319.

6. Provider Telemedicine Portals.

Effective immediately through June 30, 2020, the Fund will cover properly coded virtual care visits (i.e., telephone or video chat) with in-network providers at the same cost-sharing as if the services had been provided in person. This benefit will apply to virtual visits with providers who regularly see patients in-person.

7. The Fund Office.

The Trustees remain committed to keeping the Fund Office running, even in the face of potential disruption caused by COVID-19. Accordingly, every member of the Fund Office has been outfitted

with a secure laptop and cellular phone so that each member may continue to answer participant inquiries, address coverage issues, and pay health claims. Nevertheless, the potential disruption may result in unanticipated delays in the completion of certain routine Fund Office functions, and we appreciate your patience as we work through any such issues as they arise.

With the Fund Office closed for the foreseeable future, the Fund's staff will be working remotely. Be sure to call (708) 597-1832 to reach a staff member directly. If you call (708) 597-1800, your call will be answered by an auto attendant (recording), in which case be sure to select #2 to reach a Welfare Fund staff member.

The Trustees are dedicated to maintaining a plan of benefits that meets the needs of participants, especially in times of possible crisis. Accordingly, they will continue to closely monitor this situation and will act accordingly in response to additional developments. In the meantime, the Trustees encourage all participants to take all possible precautionary measures recommended by the Centers for Disease Control (CDC) to protect themselves and their families. As always, if you have any questions regarding this notice, or the benefits offered by the Fund, please feel free to contact the Fund Office.

Very truly yours,

The Board of Trustees

ADDITIONAL RESOURCES

Additional information may be found at the following websites:

- Centers for Disease Control (CDC)
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- World Health Organization (WHO)
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- State Departments of Health
<https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html>