

# **AUTOMATIC SPRINKLER**

LOCAL 281, U.A.

## **WELFARE FUND**



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### **SUMMARY OF MATERIAL MODIFICATIONS #9 COVID-19 NOTICE**

**Coronavirus Disease 2019 (COVID-19)**

Dear Participant:

The Trustees of the Automatic Sprinkler Local 281, U.A. Welfare Fund are treating the Coronavirus Disease 2019 (COVID-19) public health threat with the utmost urgency. They are prepared to respond as circumstances dictate to ensure that all affected individuals have access to the care and medications they require.

With that in mind, this communication announces temporary improvements to your plan of benefits, conveys the most up-to-date guidance from the Centers for Disease Control (CDC), summarizes your telemedicine options, and outlines the Fund Office's efforts to ensure uninterrupted participant service during this difficult time.

**1. 100% Coverage for COVID-19 Diagnostic Testing.**

The Fund will completely cover the testing necessary to diagnose COVID-19, regardless of the setting in which such testing occurs. This means that such testing will be covered without any out-of-pocket cost to you, irrespective of whether the testing occurs in your physician's office, an emergency room, hospital, or other facility. 100% coverage will apply for testing incurred on both an in-network and out-of-network basis, subject to all applicable Plan rules, provided that such testing is Medically Necessary and does not exceed the Usual and Customary Charge.

**2. Waiver of Early Refill Limits on Maintenance Medications.**

In order to allow participants to secure any maintenance medications they require to prepare for possible quarantines, the Trustees have decided to waive any applicable time restrictions on maintenance medication refills. This means that you may refill your maintenance medications regardless of when they were last filled so that you may accumulate an appropriate supply of such medications during this threat.

**3. Guidance from the Centers for Disease Control (CDC).**

*How is COVID-19 Spread and What are the Symptoms?*

The virus is thought to spread mainly from person-to-person between people who are in close contact with one another (within about six feet) through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land on frequently touched surfaces, in the mouths or noses of people who are nearby, or possibly be inhaled into the lungs. The following symptoms may appear 2-14 days after exposure: (1) fever, (2) cough, and/or (3) shortness of breath.

### *What Steps Can I Take to Protect Myself and Others?*

- Clean Your Hands Often
  - Wash your hands often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing.
  - If soap and water are not readily available, use a hand sanitizer that contains 60% alcohol. Cover all surfaces of your hands and rub them together until they feel dry.
  - Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid Close Contact
  - Avoid close contact with people who are sick.
  - Put distance between yourself and other people if COVID-19 is spreading in your community.
- Stay Home if You're Sick
  - Stay home if you are sick, except to get medical care.
- Cover Coughs and Sneezes
  - Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow.
  - Throw used tissues in the trash.
  - Immediately wash your hands with soap and water for at least 20 seconds. If soap and water are not readily available, clean your hands with a hand sanitizer that contains at least 60% alcohol.
- Wear a Facemask if You're Sick
  - If you are sick, you should wear a facemask when you are around other people and before you enter a healthcare provider's office.
  - If you are not sick, you do not need to wear a facemask unless you are caring for someone who is sick (and they are not able to wear a facemask). Facemasks have been in short supply and should be saved for caregivers.
- Clean and Disinfect
  - Clean and disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets and sinks.
  - If surfaces are dirty, clean them. Use detergent or soap and water prior to disinfection.

According to the CDC, the best way to prevent illness is to avoid being exposed to the virus. However, if you develop symptoms, have been in close contact with a person known to have COVID-19, or have recently traveled from an area with widespread or ongoing community spread of COVID-19, you should call your doctor immediately. Your doctor will decide if you should be tested and give you instructions on how to get care without exposing other individuals.

#### **4. Your Telemedicine Options.**

All participants should be aware of the telemedicine options available if they wish to consult the advice of a physician through the internet or by phone.

The Plan covers a virtual visit tool for non-emergency medical issues known as MDLIVE. MDLIVE permits participants to consult with participating physicians online or telephonically twenty-four

hours a day, seven days a week. The Plan covers the cost of each online visit at no charge to participants. In other words, the cost of each online visit is fully paid for by the Fund.

MDLIVE is available to active participants and pre-Medicare retirees who access care through Blue Cross Blue Shield of Illinois' preferred provider network, and Medicare-eligible retirees who are covered under the Plan's Medicare Advantage Prescription Drug Program through Humana. Flyers regarding how each of these groups of the participant population may access MDLIVE are enclosed with this communication.

## 5. **The Fund Office.**

The Trustees are 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 is being 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.

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.

With our offices closed until at least April 6, 2020, the staff will be working remotely. Be sure to call the Fund Office at (708) 597-1832 to reach the Fund directly. If you call the 1800 number, you will find that an auto attendant (recording) for the phone system, is in place for the duration of the COVID-19 crisis. Please be sure to select #2 to reach the Welfare Fund Staff Members. 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*

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### **ADDITIONAL RESOURCES**

Enclosed with this communication are flyers from your preferred provider organization, Medicare Advantage provider, and the Centers for Disease Control (CDC) with additional information regarding the virus and your telemedicine options through MDLIVE. 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>