



PLUMBERS AND PIPEFITTERS LOCAL UNION NO. 630 WELFARE FUND



c/o National Employee Benefits Administrators, Inc.
1920 N. Florida Mango Road | West Palm Beach, Florida 33409
(561) 478-0095 | (800) 822-5899

March 17, 2020

The Trustees of the Plumbers and Pipefitters Local Union No. 630 Welfare Fund understand that many have concerns regarding the coronavirus 2019 (COVID-19) outbreak. While we cannot provide medical advice, we have taken some action and put together some information to help our participants and their families.

What is Coronavirus 2019 disease (COVID-19):

Coronavirus disease 2019 is a new highly-contagious disease that causes mild to severe respiratory illness. It was first identified during an investigation into an outbreak in Wuhan, China. The Center for Disease Control and Prevention (CDC) says that symptoms can include fever, cough and shortness of breath. Symptoms may appear 2-14 days after exposure.

CDC Recommended “Prevention and Treatment”:

There is currently no vaccine to prevent COVID-19. CDC advises the best way to prevent illness is to avoid being exposed to this virus. However, to reduce the chances of illness, CDC recommends everyday preventive actions that include washing your hands often with soap and water for at least 20 seconds, covering your cough or sneeze with a tissue and then throwing the tissue in the trash, staying home when sick and avoiding close contact with people who are sick.

There is also no antiviral treatment recommended for COVID-19. CDC recommends that individuals who believe they might have contracted it to contact their health care provider to receive medically necessary care. They also suggest that you call ahead before you go to a doctor’s office, urgent care center or emergency room and tell them about your recent travel and your symptoms. Cigna also has a toll-free Health Information Line (1-800-768-4695) where a nurse can help guide you.

More details and the most up-to-date evidence-based information is available at

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/>



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Plan Coverage of medical expenses for COVID-19:

The Trustees have taken action to help participants with the cost of medically necessary healthcare associated with diagnosis and treatment of this disease. The Welfare Fund will immediately cover medically necessary screening and testing for COVID-19, including the visit and associated lab testing in accordance with CDC guidelines without deductibles, copays or coinsurance. Coverage for medically necessary treatment will be at normal plan benefits subject to deductibles, copays and coinsurance.

Fund Resources:

NEBA

For questions about benefits and coverage, please call 1-800 822-5899. NEBA will be able to answer your benefit coverage questions. NEBA's member portal is at <https://v2.mybenefitplaninfo.com/neba>

Cigna

Cigna has a 24-hour toll-free Health Information Line (HIL) which you can access by calling 1-800-768-4695 directly or the phone number on the back of your insurance card and asking to speak to a nurse in the HIL area to provide support and guidance.

CVS Health

CVS Health is also taking steps to protect participant access to medication by temporarily waiving early refill limits on 30-day prescriptions for maintenance medications at any in-network pharmacy so that you can fill these medications ahead of schedule.

You should also consider refilling maintenance medications with up to a 90-day supply at mail order. The attached flyer shows you how to get started with mail service.

CVS Pharmacy has waived charges for home delivery of many prescription medications to help you avoid coming to the pharmacy for refills or a new maintenance prescription.

Call your pharmacy, the phone number on the back of your ID card, or NEBA for more information. The attached flyer provides additional information on these items.

We take this public health matter very seriously. The situation is changing rapidly. We will update you as needed.



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NOTICE OF GRANDFATHER HEALTH PLAN STATUS

The Affordable Care Act is the common name for federal health care reform legislation enacted in March of 2010. The Affordable Care Act requires that certain changes be made to health care benefit programs such as the benefit packages offered under the Plumbers and Pipefitters Local Union No. 630 Welfare Fund (“Plan”). The Affordable Care Act also provides, however, that plans that existed on March 23, 2010 when the Act became law are considered “grandfathered” and do not have to comply with all of the requirements under the Act.

The Plan’s Board of Trustees believes that the Plan is a “grandfathered health plan” under the Affordable Care Act and applicable regulations. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain health care coverage that was already in effect when that law was enacted. Because the Plan is grandfathered the Plan is not required to include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of certain preventive health services without any cost sharing. Grandfathered health plans must still comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at (800) 822-5899.

You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.