

Coronavirus (COVID-19) and your Health Plan Benefits

March 2020

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

YOUR MEDICAL BENEFITS

- **If you need to be tested for COVID-19** the Plan will cover 100% of the cost of that testing and its administration through the public health emergency period. 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 (including a telehealth or “virtual 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 you need treatment for COVID-19** your regular Plan benefits will apply.

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 some *temporary* measures:

- **IF YOU ARE COVERED BY CIGNA:** 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 to obtain your refills.
- **IF YOU ARE COVERED BY KAISER:** 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 be covered – in many cases at no cost to you. **Kaiser will also work with you on your prescription refill needs.**

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.

If you are not sure if you need to see a doctor or if you just have questions about COVID-19:

Cigna participants can call the **24-hour Health Information Line** at **800-244-6224**.

Kaiser participants can call **404-365-0966** for access to their **24-hour medical advice line**.

These services are available 24/7 and provide you with access to medical professionals to help you with your health-related questions and concerns.

WEEKLY DISABILITY BENEFITS (ACTIVE BARGAINING EMPLOYEES ONLY)

The Family Health Plan has temporarily expanded its weekly disability benefits effective April 2 2020 to provide benefit payment if you cannot work due to one of the following:

- you or a family member have been diagnosed with COVID-19; or
- you or a family member have been ordered/recommended by a medical provider or public health official to self-isolate due to COVID-19; or
- you or a family member need to seek medical care for diagnosis or treatment of COVID-19; or
- you need to care for your son or daughter whose school, place of care or child care provider is closed or unavailable due to COVID-19.

This special COVID-19 benefit will be payable upon the first day of qualification (the 7-day waiting period is being waived) and will pay at \$325 per week for all qualified weeks (up to the maximum of 26 weeks). *Please note that the benefit is not payable during any time that you are receiving paid leave from an employer and that no disability credit hours will be given for periods of this special benefit.*

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:

CIGNA MEMBERS:

- You have access to the free **24-hour Health Information Line** by calling 800-244-6224 where you can talk to a registered nurse about your health concerns. You can log-on to www.mycigna.com for information on your benefits and claims, to find a provider in the Cigna OAP Network and access other health tools, including information on Cigna's telehealth partners MDLive and Amwell.
- You have access to **Grand Rounds** to help you navigate the health care system – from help choosing the right doctor, scheduling appointments and providing treatment decision support to connecting you and your physicians with world-leading medical experts for a second opinion. Call 800-929-0926 or log-on to www.grandrounds.com/ibew613

KAISER MEMBERS:

- Contact Kaiser at 404-365-0966 for **24-hour medical advice**, to schedule a virtual visit or to set up an in-person visit. You can also visit www.kp.org for more information and tools.

ALL PARTICIPANTS:

- The Plans offer an employee assistance program through **Counseling Connection, Inc**, that can help you handle many issues that you may be facing, including stress, emotional problems, and financial concerns. Call 770-516-0941 or 800-516-0941 to reach Counseling Connection.
- You can contact the staff at the **Fund Office** at 800-922-1613 with any questions about your benefits or your eligibility.

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

- <https://dph.georgia.gov/novelcoronavirus> - for information specific to the State of Georgia
- www.cdc.gov/coronavirus/2019-nCoV/ - for information from the Centers for Disease Control and Prevention