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March 12, 2020

Re: Coronavirus Disease 2019 ([COVID-19](#))

Dear Plan Participant:

With the spread of Coronavirus Disease 2019 ([COVID-19](#)), your Board of Trustees are closely monitoring events related to COVID-19 and would like to provide this update regarding COVID-19, steps to prevent the spread of the virus, and related changes to your health plan's schedule of benefits.

Effective immediately, the Indiana State Council of Roofers Health and Welfare Fund ("Fund") has made the following temporary changes:

- The Plan will cover COVID-19 testing and supplies at 100% (no member cost share) when medically necessary and appropriate according to the accepted guidelines of the Centers for Disease Control and Prevention and/or your state's Department of Health.
- The Plan will allow earlier refills for prescribed maintenance drugs at retail and mail order. Please contact the Plan's prescription benefit manager, SavRx, at www.savrx.com or by phone at (866) 912-7425 for more information or to inquire about receiving your medications through mail order.

The available information about how the virus that causes COVID-19 spread is largely based on what is known about similar coronaviruses. However, COVID-19 is a new disease and there is more to learn about its transmission, the severity of illness it causes, and to what extent it may spread in the United States. According to the CDC, a person may develop symptoms of the COVID-19 virus within 14 days of exposure. Symptoms include feeling sick with an acute respiratory illness, such as a fever, cough, or difficulty breathing. As there is no present vaccine to prevent COVID-19, the CDC recommends the following to prevent the spread of the virus:

1. Wash hands often with soap and water for at least 20 seconds, and if soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol;
2. Avoid touching eyes, nose, and mouth with unwashed hands;
3. Avoid close contact with people who are sick;
4. Stay home when sick;
5. Cover coughs or sneezes with tissues or cough into the elbow area, then discard the tissue in the trash and follow up with handwashing; and
6. Clean and disinfect frequently touched objects and surfaces regularly

Please note that www.livehealthonline.com is your telehealth provider, providing convenient access to Board-certified physicians on a remote basis, 24/7, at a **\$0 copay**. If you choose to seek care at a physician's office, please call your health care provider before you go, and tell them about your

travel, if applicable, and your symptoms. They may give you instructions on how to get care without exposing other people to your illness.

More information about COVID-19 may be found at the following links:

- Centers for Disease Control and Prevention: www.cdc.gov
- World Health Organization: <https://www.who.int>

Your Board of Trustees

Statement Regarding Status as a Grandfathered Health Plan

This group health plan believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must 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. 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.