

## SHEET METAL WORKERS LOCAL 98 WELFARE PLAN

### IMPORTANT NOTICE CONCERNING CHANGES TO THE WELFARE PLAN

**March 2020**

This Summary of Material Modification (SMM) is being provided to update and clarify the coverage for COVID-19 testing and to explain temporary changes to prescription drug coverage under the Sheet Metal Workers Local 98 Welfare Plan (“Plan”).

Please take the time to read this Notice carefully. Keep this Notice with your Summary Plan Description for easy reference.

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Effective March 18, 2020, the Plan covers the following additional benefit:

*COVID-19 testing for all participants and dependents covered under the Plan. COVID-19 (also known as the coronavirus) testing will be covered by the Plan with no cost sharing by the participant 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’s deductible and co-insurance requirements will not apply to COVID-19 testing or any items and services furnished to individuals during provider office visits (whether in-person or via telehealth), urgent care visits, and emergency room visits and result in an order for, or the administration of, the test described above but only to the extent such items or services relate to the furnishing or administration of the test or the evaluation of whether the person needs the test.***

Additionally, please know your service providers, Anthem, CVS and American Benefit Corporation have put plans in place to adapt their processes, workflows and schedules to minimize the number of people in their physical offices but to maximize their ability to still provide with the services you will need during this time period.

**We encourage you to utilize telemedicine during this time if you feel it is appropriate for you and your family.** This benefit is available to you, with a \$10 copay (except as provided above), through LiveHealth Online. You can sign up at [livehealthonline.com](https://livehealthonline.com) and, if using a smartphone, download the app. You will need your ID number from your subscriber ID number (including the three-letter prefix) that is printed on your Anthem ID card.

If you have questions regarding these changes, please contact the Administrator or speak with any of the Trustees.

Sincerely,  
Board of Trustees