Washington-Idaho Operating Engineers-Employers Health & Security Trust Fund

March 20, 2020

TO: All Participants and Eligible Dependents
Washington-Idaho Operating Engineers-Employers Health & Security Trust Fund

RE: Summary of Material Modification (SMM) - COVID-19

In light of the outbreak of novel coronavirus (COVID-19), the Trustees are implementing this coverage change effective immediately. Benefits under the Washington-Idaho Operating Engineers-Employers Health & Security Plan have been temporarily modified as follows:

1. The Plan will waive any medically necessary out-of-pocket costs associated with testing for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. **NOTE: Treatment of COVID-19 is still subject to applicable cost sharing and PPO/non-PPO benefit levels depending on the provider's status.**

2. The Plan will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.

3. The Plan will allow a one-time early refill on maintenance prescription drugs filled at retail or mail-order to avoid the need to leave home to refill a prescription if you are impacted by quarantine or illness. **(This early refill allowance will not apply to certain controlled substances).**

Telemedicine Benefit

If you are not feeling well, always contact a medical provider.

You also have access to a doctor through **SwiftMD**. This benefit allows you to connect with a Doctor 24/7 for remote care of issues such as cold & flu, allergies, and more. **SwiftMD** doctors can provide supportive care to relieve symptoms, and answer questions about COVID-19 and help a member assess their risk factors, such as whether they have traveled to a high-risk area or been exposed to anyone who has traveled to a high-risk area or tested positive for COVID-19. Most cases are mild, and affected patients can isolate themselves at home to recover. **SwiftMD** doctors can provide consults for members who are suffering from symptoms of upper respiratory illness that occur with COVID-19, such as fever, cough, and shortness of breath. **To schedule a consult log in at SwiftMD.com, or call 833-SWIFTMD (833-794-3863)**

Included with this mailing is information from SwiftMD regarding COVID-19. If you have symptoms, we encourage you to use this option to seek medical advice at any time.

The Trustees will monitor as the COVID-19 health emergency develops, and may adjust benefits at any time. If you have any questions, please contact the Trust Administrative Office at 800-351-6480.

The Board of Trustees believe the Washington-Idaho Operating Engineers-Employers Health and Security Trust Fund Health Benefit Plan (the "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 at Board of Trustees, WA-ID Operating Engineers-Employers Health and Security Trust c/o WPAS, Inc., PO Box 34203, Seattle, WA 98124-1203, or by phone at 1-800-351-6480. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-workers-and-families This Website has a table summarizing which protections do and do not apply to grandfathered health plans.

Board of Trustees
Washington-Idaho Operating Engineers-Employers
Health and Security Trust Fund

SWIFTMD
Talk to a doctor 24/7!

Coronavirus (COVID-19) FAQs

What is coronavirus (COVID-19)?

COVID-19 is a respiratory disease caused by a new coronavirus that was first detected in China and has been spreading across the globe. It is now affecting people in the United States.

What is the risk to me and my family?

Most cases are mild and for most of the American public, who are unlikely to be exposed to the virus at this time, the immediate health risk from COVID-19 is low. The elderly and people with pre-existing conditions are more vulnerable to severe illness, including illness resulting in death.

What are the symptoms?

The symptoms are fever, cough and shortness of breath, and usually appear 2-14 days after exposure. Occasionally the symptoms are more severe and may even require hospitalization.

How does COVID-19 spread?

The virus spreads from person-to-person through close contact, coughing and sneezing. People may also get COVID-19 by touching something that has the virus on it and then touching their own mouth, nose, or possibly their eyes. The virus is contagious and seems to be spreading easily.

How do I protect myself and my family members?

- Stay home when you are sick and avoid contact with those who show signs of illness.
- Cover coughs and sneezes with a tissue, then throw the tissue in the trash.
- Avoid touching your eyes, nose, and mouth.
- Wash your hands often with soap and water for at least 20 seconds and/or use an alcohol-based hand sanitizer.
- Clean and disinfect frequently touched objects and surfaces.
- Follow CDC's recommendations for using a facemask. Facemasks are not effective for healthy people trying to protect against COVID-19 but should be used by people who have symptoms to help prevent the spread of the disease to others.

What should I do if I think I may have COVID-19?

You should isolate yourself at home while you are sick, according to the Centers for Disease Control and Prevention (CDC). SwiftMD doctors can assess your symptoms, answer questions you may have about the disease, and provide supportive care for mild symptoms such as mild fever, cough or sore throat. For a definitive diagnosis, you will need to call your PCP's office to arrange for testing through your local health department, LabCorp or Quest Diagnostics. You should seek medical care in person if your symptoms worsen, such as high fever, weakness, lethargy or shortness of breath. Call ahead to let your healthcare provider know that you may have COVID-19 so they can take steps to prevent others from getting exposed or affected.

How is COVID-19 Treated?

There is no specific antiviral treatment recommended for COVID-19. People with COVID-19 should receive supportive care to help relieve symptoms. For severe cases, treatment should include care to support vital organ functions.

Get the most up-to-date information from the CDC.