



OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds
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Date: March 24, 2020

To: Participants and Dependents in the Operating Engineers Health and Welfare Trust Fund, including COBRA beneficiaries

This notice will advise you of material modifications made to the Trust Fund's benefit plan. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

IMMEDIATE PLAN CHANGES FOR COVID-19

By now, everyone has heard of the "Coronavirus" or the illness it causes, known as "COVID-19". At a time like this, it is more important than ever to have health insurance, and as a Participant in the Operating Engineers Health and Welfare Trust Fund (Fund), we have you covered.

If you and/or your dependents think you have been exposed to COVID-19 and develop a fever and/or symptoms of respiratory illness, such as a cough or shortness of breath, call your healthcare provider immediately. We encourage you to please call your healthcare provider before presenting to an emergency room for treatment, to both ensure you have the quickest access to the specific services you need as well as to prevent the unnecessary exposure of yourself and any other patients or providers in the emergency room to the coronavirus without having taken appropriate protective measures. More information, guidance and resources may be found at www.covid19.ca.gov.

COVERAGE OF COVID-19 TESTING EFFECTIVE MARCH 18, 2020

In light of the extraordinary events that have occurred and in order to combat the spread of 2019 novel coronavirus ("COVID-19"), **the Board of Trustees have approved the following temporary benefits for you and your family:**

Effective for services received on or after March 18, 2020, the self-funded PPO Plan will **waive all cost sharing for COVID-19 testing** for both Contract and Non-Contract Providers. The waiver will apply to the cost of the diagnostic test to detect the coronavirus, as well as items and services furnished to individuals during provider office visits (whether in-person or via telehealth), urgent care visits, and emergency room visits that result in an order for, or the administration of, described test for the coronavirus, 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.

Any subsequent treatment of COVID-19 will still be subject to your usual deductible, coinsurance and copayments depending on whether the Provider is a Contracted or Non-Contracted provider.

EARLY OUTPATIENT PRESCRIPTION DRUG REFILLS EFFECTIVE MARCH 18, 2020

Effective for outpatient prescription drugs refilled on or after March 18, 2020, **OptumRx is waiving any refill-too-soon edits.** To ensure they meet the clinical needs of our members, and to

comply with applicable CDC, Federal, State and/or Local government requirements, OptumRx Clinical Affairs has implemented an early refill policy for maintenance medications. This allows eligible OptumRx members to obtain early refills of their prescription medications if they have refills remaining on file at a participating retail or mail-order. Please note:

- Early refills will only be allowed if there are active refills left on the existing prescription. All utilization management edits such as prior authorization or quantity limits still apply to ensure appropriate use.
- OptumRx will be monitoring prescription utilization to identify any situations of inappropriate use and take action accordingly.

**LIVEHEALTH ONLINE BENEFIT
EFFECTIVE MARCH 18, 2020**

LiveHealth Online - Effective for services received on or after March 18, 2020, The Trustees have approved reinstating the previously terminated Anthem Blue Cross LiveHealth Online services **with no cost-sharing**.

Members can use their smart phone, tablet or computer to have a live video visit with a provider affiliated with the Anthem Blue Cross LiveHealth Online Services to discuss non-emergency health issues from home, work or wherever they happen to be as long as they have Internet access. As a reminder, we are attaching a summary from Anthem with helpful information on this program.

Please remember, LiveHealth Online is the Plan's only provider for telehealth services where all cost sharing will be waived. Charges for any/all phone calls with another provider (Contract or Non-Contract), or any other services received where you are not personally examined by the provider will be covered at normal plan benefits (deductible, coinsurance).

If you have any questions, please contact the Trust Fund Office at the numbers listed above. You may also call the Fringe Benefits office at (800) 532-2105.

Sincerely,
Board of Trustees



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Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.