

Responding to the Coronavirus (COVID-19)

April 2020

Dear Fund Participant,

We recognize that you are on the front line during these very challenging times. During this global health emergency, we are here to support you and your family.

Please read this letter carefully as it includes important announcements and reminders.

COVID-19 Testing

If you and/or a dependent need to be tested for the coronavirus, **the Fund will cover 100% of the Reasonable and Customary Charge for testing** for both COVID-19 and SARS CoV-2 without precertification and with no cost-sharing. In other words, no copayment, coinsurance, or deductible will apply. This includes coverage for the cost of the related office visit (including in-person and telehealth visits), urgent care clinic visit, or ER visit and any items and services provided during such visit that relate to the provision of testing. This means that **if you see a PPO Provider, you will pay nothing for testing**. If you see a non-PPO Provider, there may be some costs to you as Non-PPO Providers may bill above what's considered "Reasonable and Customary." This coverage begins March 18, 2020, and will remain effective until December 31, 2020.

Begin by contacting your primary care provider, who will provide directions for obtaining a test, if necessary. As always, if you are in Plan A, you must see a Union Health Services provider or you receive a referral from a Union Health Services provider to see someone outside of Union Health Service.

Telehealth Visits

If your provider offers telehealth services, we encourage you to take advantage of this service.

You can save time and get the care you need without having to schedule a doctor's appointment or be exposed to other sick people while sitting in a doctor's waiting room.

The Fund will cover 100% of the Reasonable and Customary Charge for a telehealth visit related to testing for the virus through December 31, 2020. Additionally, through December 31, 2020, the Fund will cover 100% of the Reasonable and Customary Charge for all telehealth visits (regardless of the purpose).

Are you experiencing symptoms of COVID-19?

- **Mild (cough or low fever)**
Call your doctor to discuss next steps. This may or may not include getting tested.
- **Severe (Inability to breathe or high fever of 103 or higher)**
Go directly to the hospital or call 911.

Express Scripts Prescription Refills

At this time, Express Scripts does not expect any delays in dispensing prescriptions. If there is a supply chain disruption, they are committed to partnering with you and your prescribing doctor to identify alternatives quickly. **For now, continue to refill your prescription when you have 25-35% of the medication remaining.**

If you are interested in having a short-term prescription delivered to your home, please contact your local pharmacy to learn if this service is offered. Also, please remember that if you are taking a prescription on a long-term basis, you can use the Mail Service Program to have prescriptions delivered right to your door.

Member Assistance Program

During this time of increased stress and anxiety, it's helpful to know you aren't alone. Professional counselors are available through the Member Assistance Program offered through Employee Resource Systems (ERS) to speak with you 24 hours a day at **800-292-2780**. The call is confidential and there is no cost to you. You may also visit their website at **ers-eap.com** and click on **Employees and Families**.

MAP counselors can help you to address substance abuse and mental health issues. They also can provide information on community resources for elder and child care, self-help groups such as Alcoholics Anonymous or Gamblers Anonymous, and financial and legal services for debt management and financial planning.

Tips for general prevention

80% of people who contract the COVID-19 virus have either mild or no symptoms. Nonetheless, there are standard tips we should all take:

- Wash your hands with soap and water for at least 20 seconds or with alcohol-based hand sanitizer if soap and water are not available.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash, or cough into your arm by bending your elbow.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

The CDC is the primary source for the latest updates on COVID-19. For the most current information, visit www.cdc.gov/coronavirus/2019-ncov/index.html.

If you have questions about your benefits, call the Fund Office at 630-288-6868 or 866-844-0488. Due to social distancing recommendations, please do NOT visit the Fund Office.

We will continue to update you if things change. Until then, stay safe and stay kind.

Sincerely,

The Board of Trustees

Please file this notice together with your Summary Plan Description ("SPD") booklet.