

LABORERS' NATIONAL HEALTH AND WELFARE FUND (LNHWF)

IMPORTANT NOTICE REGARDING COVID-19 (CORONAVIRUS INFECTION)

This notice contains important information about the new, potentially deadly viral infection called COVID-19. This notice also describes how the LNHWF's rules (Plan 1 and Plan 2) have been modified to help members and their families through this public health emergency.

What Is COVID-19?

Americans are now being affected by the world-wide pandemic of Novel Coronavirus infections (COVID-19) that can cause respiratory illness, including pneumonia, and could lead to death in severe cases. Because this strain of the Coronavirus is new, much is unknown about it, people lack natural immunity to it, and there is no vaccine against it yet available.

COVID-19 is a serious threat to individuals who are age 60 or older or who have underlying chronic health conditions (e.g. cancer, lung disease, heart disease, diabetes), but could it affect people of all ages to greater or lesser degrees. Most infections are expected to be moderate, but even a person with mild symptoms could spread the virus to others.

The main symptoms of COVID-19 may seem like a bad cold or the flu, which can make detection of the infection difficult. The symptoms include: fever, cough and shortness of breath.

The virus is thought to spread mainly from person-to-person:

- > Between people who are in close contact with one another (within about 6 feet).
- > Through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs.

The virus can also spread from contact with surfaces or objects that have been contaminated by the virus. It may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes.

News about COVID-19 is developing quickly. More, updated information about COVID-19 can be obtained from the website of the U.S. Center for Disease Control (CDC):

www.cdc.gov/coronavirus/2019-ncov

LNHWF's Coverage Of COVID-19 Testing And Treatment

Effective March 12, 2020 and until further notice, the rules of Plan 1 and Plan 2 will be applied as follows with regard to COVID-19, notwithstanding anything to the contrary in the Summary Plan Description or the Plan Description:

1. Medically necessary testing to determine if an eligible Member, Spouse or Child has the COVID-19 infection is a covered medical lab benefit if performed by a licensed provider, whether In-Network or Out-Of-Network. No Co-Payment, Deductible, Co-Insurance or other cost-sharing

by the patient will apply.

However, if the testing is provided free of charge by a Government agency (e.g., CDC, public health agency) or other organization, no charge to the LNHWF will be allowed.

Note: Disgracefully, as of March 12, 2020, test kits for COVID-19 are not easily available because of under-performance by the CDC and other Government agencies responsible for developing, approving and distributing test kits to hospitals, health facilities, and medical labs used by doctors. We hope that an ample supply of test kits will become available in the coming days and weeks.

2. Treatment for COVID-19 infections and related illness is a Covered Medical Expense under the regular Medical Benefits Coverage of Plan 1 and Plan 2.
3. Prescription drugs prescribed to treat COVID-19 infections and related illnesses are covered by the Prescription Drugs Benefit Coverage of Plan 1 and Plan 2.
4. Cigna, on behalf of the LNHWF, operates a free 24-Hour / 7 days-a-week **Health Information Line** for eligible Members and their Family. If you have a medical or health concern or question, you can call the Health Information Line at any time and speak with a nurse. The nurse can answer the question or guide you to where to get the help you need. The Health Information Line telephone number is 1-800-244-6224 (1-800-Cigna24).
5. Cigna, on behalf of the LNHWF, offers a **Medical Telehealth** service to eligible Members, Spouses and Children. The service provides 24-hour / 7 days-a-week access by telephone or video access to a Physician for conditions that do not require emergency or urgent care treatment. The Physician may be able to diagnose your condition and prescribe medications. This can save you a doctor's office visit for many conditions. The Plan pays 100% of the cost of a Cigna Medical Telehealth call by you (or by your Spouse or Child, if you have Family Coverage). The Maximum Reimbursable Charge limitation in the Plan rules will be waived.

However, to use the Cigna Medical Telehealth benefit, you must pre-register by contacting either or both of the following providers (on-line or by telephone):

- > AmwellforCigna.com or 1-855-667-9722
- > MDLIVEforCigna.com or 1-888-726-3171

We urge all Members who have not yet registered to do so as soon as possible.

6. There is no vaccine available for COVID-19 yet. When a vaccine does become available, the Plan will cover it like other vaccines.

The Board of Trustees will continue to monitor developments, and may make additional special rules to help Members and their Families to deal with the COVID-19 threat.

