

## **A message from the Trustees to Participants, Dependents, and Beneficiaries of the NECA-IBEW Welfare Trust Fund and the NECA-IBEW Pension Trust Fund in response to the Coronavirus (COVID-19) crisis:**

March 13, 2020, updated March 23, 2020, updated April 1, 2020, updated May 12, 2020

As we continue to navigate the subjects brought forth due to the outbreak of COVID-19, the continuity of your benefits and protection of the assets of the Funds remain of the utmost importance to the Trustees and Fund Office staff. Our organizations continue to balance Participant needs and governmental directives throughout the situation. As a Participant, Dependent, or Beneficiary of either Fund, we want you to continue to be updated on our responses to the COVID-19-related issues as those responses relate to your benefits and Fund Office operations. Please keep reading below on each topic.

### **Welfare Fund Coverage and Eligibility**

Regarding testing for COVID-19, effective March 18, 2020, the Fund will cover such testing and testing-related expenses (including office, urgent care, emergency room, and telehealth visits related to testing) at 100% with no member cost sharing. Such testing coverage includes testing both diagnostic and antibody/antigen types of testing.

Regarding treatment for COVID-19 the Fund will cover any and all FDA-approved, medically necessary, "standard of care" treatment (physician, hospital, emergency), supplies, and/or drugs prescribed for this condition as we would be with any other sickness, subject to standard plan rules (deductible, office copays, coinsurance, etc.).

Regarding vaccinations for COVID-19, to date there is no known vaccination. If vaccinations for COVID-19 become available and FDA-approved, they will be covered under the Plan. Pursuant to the CARES Act, certain preventative treatments may be mandated to be covered by the Plan without cost sharing to the covered person. The Fund will comply with all legal regulations related to preventative treatments or vaccines as they are developed.

Regarding the weekly income (short term disability) benefit as it relates to Participants who may be quarantined because of COVID-19 – the Fund would rely on the Plan provisions to decide on any claim for weekly income (short term disability) benefits. Each case and claim would be reviewed based on its own facts and circumstances.

Regarding eligibility, the Welfare Fund's current eligibility provisions remain in place. This generally means that eligibility will end if any Participant exhausts his/her hour bank and does not elect COBRA. There are certain exceptions which may result in eligibility "freezes." Please refer to your SPD, the Fund's Plan Document, or contact customer service for specific questions on eligibility.

## **Welfare Fund Telehealth and Virtual Visits Coverage**

Effective March 18, 2020, the Fund will be covering telehealth visits related to COVID-19 testing at 100% with no member cost sharing.

Since 2018, the Fund has covered telehealth and virtual visits for mental and behavioral health services. Considering the current situation surrounding the COVID-19 outbreak, effective March 19, 2020 through December 31, 2020, the Fund will now also cover telehealth and virtual visits for medical services. Telehealth and virtual visit services not related to COVID-19 testing will be subject to standard plan rules (deductible, office copays, coinsurance, etc.).

Effective April 1, 2020, the Fund has a Virtual Visits benefit with MDLIVE. Services provided through MDLIVE will be covered at 100% with no member cost sharing. If you need more information on the MDLIVE benefit, please visit <https://www.neca-ibew.org/Documents-and-Forms> then select “Welfare Summary Material Modifications” then select the “MDLIVE” document, or contact customer service. *NOTE: MDLIVE has a mandatory guided process of action for patients who present to a virtual visit with specific criteria for having contracted the coronavirus, which includes an ER referral and notification to the patient’s local health department.*

## **Wellness Power Program Impact**

Due to the Covid-19 outbreak, LabCorp facilities are not available for biometric screenings at this time. The Fund’s wellness and disease management partner, Telligen, will have information on the Fund’s wellness website, <https://necaibew.totalwellbeinglife.com/> which will let you know when that option for screening becomes available again.

Additionally, all onsite biometric screening events are postponed indefinitely.

Physician Fax Forms are still an option to complete your biometric screening; however, please note that standard Fund coverage provisions, like copays, deductibles and coinsurance, apply to physicals conducted with claims submitted by your physician. Physician forms are located on the “How It Works” page of the wellness website.

## **Prescription Drugs**

CVS/Caremark has indicated that there are no known disruptions to supply chains related to their ability to fill retail or mail-order prescriptions. The Fund Office expects to be notified if a drug shortage for a product is anticipated or occurs due to the COVID-19 pandemic. Such notification would include recommended steps to care for affected Plan Participants or Dependents. CVS has also instituted home delivery to their pharmacy customers and early-refill waivers for maintenance medications. Please see the attached document for more information.

## Investments and Finances

The Trustees of both Funds, along with the Funds' professional service providers, continue to evaluate financial markets in the wake of the economic downturn resulting from the COVID-19 pandemic. While there have been some losses on Fund investments, many investments of both Funds have experienced significant recovery since March. We are committed to the long-term stability of the Funds and their ability to provide consistent benefits into the future. Accordingly, any and all decisions related to the finances of the Funds will be made with those principles in mind.

## Fund Office Operations

**The Fund Office is closed indefinitely to walk-in visits.** Under Illinois Executive Order 2020-32, Fund Office operations and employees are considered critical or essential services/workers. In order to maintain compliance with Illinois Executive Order 2020-32, as of May 1, 2020, Fund Office operations are being handled predominantly through telework. While office operations and Fund business continuity are being adequately maintained, voicemails and return calls may need to be used for certain extensions or sub-departments.

Please know that the privacy and security of personal information of all Participants, Dependents, and Beneficiaries while employees are teleworking are primary objectives of the Fund Office. Many efforts such as designated-secure workspaces, headsets, encryption, HIPAA-compliant software, anti-virus software, internal policies, and adequate supervision are being provided to ensure the privacy and security of personal information.

Although there could be some minor delays in service due to call volume or forwarding, Fund Office staff will continue to be prepared with information to answer questions from Participants, Dependents, and providers regarding coverage of COVID-19-related services and supplies, as well as those usual plan-related questions. Persons with questions on any topic are encouraged to contact the Fund Office operator at 1-800-765-4239, option #0 or #6. The operator will route calls to the appropriate department. Customer service is being maintained from 7:00 am-4:30 pm Central Time, Monday through Friday. You can also email [info@neca-ibew.org](mailto:info@neca-ibew.org) for general questions (please do not email your protected health information).

Yours Very Truly,

*Board of Trustees*

NECA-IBEW Welfare Trust Fund

*Board of Trustees*

NECA-IBEW Pension Trust Fund

