

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) pandemic:

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

The Funds are continuing to respond to new questions, laws, and guidance brought forth due to the COVID-19 pandemic. Preservation of your benefits remain the key objective to the Trustees and Fund Office staff. 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, the Fund covers such testing and testing-related expenses (including office, urgent care, emergency room, and telehealth visits related to testing) at 100% with no cost-sharing. Such testing coverage includes testing both diagnostic and antibody/antigen types of testing.

Regarding treatment for COVID-19, the Fund covers any and all FDA-approved/authorized, 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, the FDA recently authorized use of the first vaccinations. Effective December 13, 2022, the Fund covers COVID-19 vaccinations and related administrative services at 100% with no cost-sharing under both the Comprehensive Major Medical Benefit and Prescription Drug Benefit. COVID-19 vaccine coverage is subject to all other Plan provisions. All covered Persons who are medically able are strongly encouraged to obtain the COVID-19 vaccine through a network pharmacy, when available. This will reduce cost exposure to the Fund.

Regarding the weekly income (short term disability) benefit as it relates to Participants who may be ill or 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

The Fund covers telehealth visits related to COVID-19 testing at 100% with no member cost sharing.

Since 2018, the Fund covers telehealth and virtual visits for mental and behavioral health services. Considering the current situation surrounding the COVID-19 pandemic, effective through June 20, 2021, the Fund is also covering telehealth and virtual visits for medical services (for example, with your own doctor). Telehealth and virtual visit services not related to COVID-19 testing will be subject to standard Plan rules (deductible, office copays, coinsurance, etc.).

The Fund has a Virtual Visits benefit with MDLIVE. Services provided through MDLIVE are covered at 100% with no 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 COVID-19, LabCorp facilities may not be available for biometric screenings. 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 disruptions to supply chains related to their ability to fill retail or mail-order prescriptions. 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 investments, Fund assets, and the economy in general through this pandemic stage. Hourly contributions across the Funds continue to be strong. 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. 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 contact customer service if you are in need of assistance getting something delivered to the Fund Office.

The privacy and security of personal information of all Participants, Dependents, and Beneficiaries while employees are teleworking are primary objectives of the Fund Office. Technical and logistical efforts to maintain the highest standards of privacy and security continue to be in place.

Although there could be some minor delays in service due to call volume, the Fund Office staff is 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 customer service at 1-800-765-4239, option #6. 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 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

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