Cement Masons & Plasterers Trust Funds

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Administered by Welfare & Pension Administration Service, Inc.

May 18, 2020

TO: All Eligible Plan Participants and Dependents of the Cement and Plasterers Health and Welfare Plan

RE: Response to Coronavirus (COVID-19) Outbreak

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

The Board of Trustees has taken action to make the following temporary changes to your Plan benefits in response to the COVID-19 pandemic:

Inpatient Hospitalizations for COVID-19

If you are hospitalized as a result of COVID-19, the Plan will waive your deductible and coinsurance for treatment provided between April 1, 2020 - June 30,2020, at an in-network facility.

Providence Hospital Anchorage

Providence Hospital in Anchorage has been temporarily designated as an in network (Preferred) facility for Plan participants in Alaska for treatment rendered between April 1, 2020 through May 31, 2020.

While Alaska Regional Hospital is still the primary in-network facility, Providence has been temporarily added. If you receive services at Providence Hospital instead of Alaska Regional Hospital between April 1, 2020 through May 31, 2020, non-network penalties will not apply.

Note: In most cases, the cost of services at Alaska Regional Hospital will be more competitive than the cost of services provided at Providence. If you have a choice of provider, Alaska Regional Hospital remains the lowest cost option for you and for the health plan.

We thank both Providence and Alaska Regional Hospitals for their exceptional service to our community and for their flexibility and willingness to work with the Plan during this difficult time.

Temporary Plan Change

- A temporary waiver will allow coverage for telephonic or other virtual care visits subject to the annual deductible and coinsurance benefits (treatment) or cost-share waived (testing), when applicable as visits relate to seeking a diagnosis or for treatment of COVID-19 as follows:
 - 1. For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) to be covered, the telehealth/telemedicine consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.

- 2. Reimbursed up to the allowed amount for use of a telemedicine service such as Teladoc (or regional telehealth service) for which member paid out of pocket for services.
- 3. Reimbursed at 100% of the allowed amount for all telephone or audio/video visits related to COVID-19 visits.
- Charges for missed appointments continue to not be covered and are excluded from plan coverage.

The following benefits continue to be available, should you need them:

- Medically necessary, FDA approved diagnostic testing for COVID-19 is covered by the Plan and is not subject to deductibles and coinsurance. Additionally, when a COVID-19 vaccine is available, it will also be covered by the Plan and will not be subject to deductibles and coinsurance.
- Active participants, COBRA participants, non-Medicare retirees, and their eligible dependents have access to **Teladoc** for 24/7 care via telephone at 1 (800) 835-2362 or video chat at no cost to you. Please visit Teladoc.com for more details.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (877) 367-0528, option 1. Please also refer to the Trust website for additional notices: www.cementmasonstrust.com.

If you have questions about your prescription drug benefits, please contact SavRx at (800) 228-3108.

Board of Trustees

Cement Masons and Plasterers Health and Welfare Plan

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