



March 2020

## IMPORTANT NOTICE

To All Plan Participants:

This is VERY IMPORTANT information for you and your dependents. Please take the time to read it carefully.

By now everyone has likely heard of the coronavirus (“COVID-19”). At a time like this, it is more important than ever to have quality health insurance and as a Participant in the Plumbers and Pipefitters Local No. 172 Welfare Fund (“Welfare Fund”), we have you covered. The Plan provides a wide range of benefits including but not limited to coverage for office visits, hospitalization and diagnostic testing (including testing for COVID-19).

With the recent COVID-19 outbreak, the Board of Trustees has made some important improvements to the Plan to help keep you and your family protected to the greatest extent possible. The Welfare Fund is offering the following benefit enhancements to covered Participants:

1. **Extension of Coverage:** If you were covered and eligible for benefits as of March 1, 2020, you will remain covered and eligible for benefits through at least April 30, 2020. If you have a balance in your Dollar Bank, you will continue to have the applicable amount withdrawn from your Dollar Bank. However, if you do not have a balance in your Dollar Bank, to help ease the economic burden during this difficult time, you will not be required to make a self-payment to maintain eligibility for the month of April 2020.
2. **Diagnostic Testing of COVID-19:** The Welfare Fund will cover all diagnostic testing for COVID-19, including the cost of a provider, urgent care center and emergency room visit in order to receive testing, without any cost-sharing to you or your dependents.
3. **Weekly Disability Benefit:** If you are a bargaining unit employee and you are required by a doctor to be quarantined due to the coronavirus or due to exposure to the coronavirus, you may be eligible to receive the Weekly Disability Benefit and the seven (7) day waiting period will be waived, meaning you can begin to receive the benefit immediately. The benefit will be paid for the time period in which a physician requires you to be quarantined, up to a maximum of 13 weeks. You must complete all necessary documentation with the Welfare Fund to receive this benefit. Please contact the Fund Office regarding this documentation.
4. **Telemedicine Visits:** To slow the spread of coronavirus, many providers will be offering telemedicine or virtual (computer) visits. If you see a provider using a telemedicine or virtual visit, the visit will be covered at 100% without any cost sharing to you or your dependents.

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Lastly, the Board of Trustees wants to make sure you remain covered and eligible for benefits during this tough economic time. Accordingly, to ensure that Dollar Banks are used only to maintain eligibility, beginning April 1, 2020 and continuing through October 1, 2020, your Dollar Bank will not be available for Reimbursable Expenses.

If you and/or your dependents think you have been exposed to the coronavirus and develop a fever and/or symptoms of respiratory illness, such as a cough or difficulty breathing, call your healthcare provider immediately.

Attached is a Fact Sheet from the Centers of Disease Control and Prevention (“CDC”) on COVID-19 that includes some helpful information for you and your family.

Please keep this important notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees

## What is coronavirus disease 2019 (COVID-19)?

Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

## Can people in the U.S. get COVID-19?

Yes. COVID-19 is spreading from person to person in parts of the United States. Risk of infection with COVID-19 is higher for people who are close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with ongoing spread of COVID-19. Learn more about places with ongoing spread at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html#geographic>.

## Have there been cases of COVID-19 in the U.S.?

Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>.

## How does COVID-19 spread?

The virus that causes COVID-19 probably emerged from an animal source, but is now spreading from person to person. The virus is thought to spread mainly 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. It also 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, but this is not thought to be the main way the virus spreads. Learn what is known about the spread of newly emerged coronaviruses at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html>.

## What are the symptoms of COVID-19?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- shortness of breath

## What are severe complications from this virus?

Some patients have pneumonia in both lungs, multi-organ failure and in some cases death.

## How can I help protect myself?

People can help protect themselves from respiratory illness with everyday preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

## If you are sick, to keep from spreading respiratory illness to others, you should

- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces.

## What should I do if I recently traveled from an area with ongoing spread of COVID-19?

If you have traveled from an affected area, there may be restrictions on your movements for up to 2 weeks. If you develop symptoms during that period (fever, cough, trouble breathing), seek medical advice. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

## Is there a vaccine?

There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to take everyday preventive actions, like avoiding close contact with people who are sick and washing your hands often.

## Is there a treatment?

There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.

