

PLUMBERS' WELFARE FUND LOCAL 130, U.A.

UNION TRUSTEES

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March 31, 2020

Responding to the Coronavirus (COVID-19)

Dear Fund Participant,

We are here to support you and your family during this global health emergency. We are actively working on your behalf and want to assure you that you have good health benefits to cover your needs.

Please read this letter carefully as it includes a summary of material modifications to your plan of benefits and other important announcements and reminders.

COVID-19 Testing

If you and/or a dependent need to be tested for the coronavirus, **the Fund will cover 100% of the Reasonable and Customary Charge for testing** (for In Network and Out of Network providers) for COVID-19 without precertification and with no cost-sharing. In other words, no copayment, no coinsurance, or no deductible will apply. This includes coverage for the cost of the related office visit (including in-person and telehealth visits), urgent care clinic visit, or ER visit and any items and services provided during such visit that relate to the provision of testing.

No preauthorization is required for the testing. However, it must be medically necessary and consistent with the Centers for Disease Control (CDC) guidance.

This coverage applies to eligible Active Participants and eligible Pre-Medicare and Medicare-age Retirees. COVID-19 coverage commenced on March 18, 2020 and will remain in effect until otherwise directed by the U.S. Department of Health and Human Services.

Begin by contacting your primary care provider, who will provide directions for obtaining a test, if necessary. As always, we encourage you to always use an in-network provider.

Telehealth Visits

If your provider offers telehealth services, we encourage you to take advantage of this service. You can save time and get the care you need without having to schedule a doctor's appointment or be exposed to other sick people while sitting in a doctor's waiting room.

The Fund will provide coverage for these telehealth visits just as they would an in-person office visit.

In other words, the telehealth visit is subject to your annual deductible and the first \$1,000 is covered at 100%. Any amounts over \$1,000 are covered at 80%. As stated above, COVID-19 related telehealth visits will be covered at 100% of the reasonable and customary charge with no deductible and no coinsurance (for In Network and Out of Network providers) This coverage applies to eligible Active Participants and eligible Pre-Medicare and Medicare-age Retirees and commenced on March 20, 2020.

Wellness & Vision Center

As most of you are aware, our Wellness & Vision Center opened last July. While still open during this health emergency, **walk-ins are not allowed** due to the risk of exposing the Center's staff and patients to COVID-19. Please call **312-421-1016** to make an appointment for an in-person or telehealth visit. These services are free of charge and may be used by your spouse and children (age 2 and older) if they are covered by your Plumbers Local 130 UA medical plan.

The Wellness Center is located at: 15900 W. 127th Street, Lemont, IL 60439.

Prescription Drugs

At this time, Express Scripts does not expect any delays in dispensing prescriptions. If there is a supply chain disruption, they are committed to partnering with you and your prescribing doctor to identify alternatives quickly. For now, continue to refill your prescription when you have 25-35% of the prescription remaining.

If you are interested in having a short-term prescription delivered to your home, please contact your local pharmacy to learn if this service is offered. Also, please remember that if you are taking a prescription on a long-term basis, you can use the Mail Order Program to have prescriptions delivered right to your door. Call Express Scripts' Mail Order Program at **800-451-6245** for additional assistance.

Member Assistance Program

During this time of increased stress and anxiety, it's helpful to know you aren't alone. Professional counselors are available through the Member Assistance Program offered through Employee Resource Systems (ERS) to speak with you 24 hours a day at **800-292-2780**. The call is confidential and there is no cost to you. You may also visit their website at **www.ers-eap.com** and click on **Employees and Families**.

MAP counselors can help you to address substance abuse and mental health issues. They also can provide information on community resources for elder and childcare, self-help groups such as Alcoholics Anonymous or Gamblers Anonymous, and financial and legal services for debt management and financial planning.

Benefits Eligibility for Active Members

We have received questions from several participants related to their eligibility for health benefits. Hours worked through December 2019 count toward your benefits eligibility through May 2020. The chart below outlines how benefits eligibility is determined. As a reminder, you need 250 work hours in a Contribution Quarter to remain eligible in the corresponding Eligibility Quarter (see Chart below).

Contribution Quarter	Eligibility Quarter
January, February, March	June, July, August
April, May, June	September, October, November
July, August, September	December, January, February
October, November, December	March, April, May

Guidance regarding the coronavirus is evolving on a daily basis. If you have questions about your benefits, start by visiting our website at plumberslu130ua.com/covid-19.aspx. It will be updated as additional information is provided.

Due to social distancing requirements, all Local 130 locations are closed to walk-ins.

Sincerely,

The Board of Trustees
Plumbers' Welfare Fund, Local 130 U.A.

Please file this notice together with your Summary Plan Description ("SPD") booklet.

Tips for general prevention

80% of people who contract the COVID-19 virus have either mild or no symptoms. Nonetheless, there are standard tips we should all take:

- Wash your hands with soap and water for at least 20 seconds or with alcohol-based hand sanitizer if soap and water are not available.
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash, or cough into your arm by bending your elbow.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

The CDC is the primary source for the latest updates on COVID-19. For the most current information, visit www.cdc.gov/coronavirus/2019-ncov/index.html.

