



Carpenters Southwest Administrative Corporation

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www.carpenterssw.org

PARTICIPANT NOTICE ABOUT IMPORTANT PLAN CHANGES

April 2020

To: All Active and COBRA Participants of the Southwest Carpenters Health and Welfare Plan

This Participant Notice will advise you of certain material modifications that will be made to the Plan. **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

SUPPORT IN THE FIGHT AGAINST COVID-19

As information continues to unfold about the coronavirus, be assured that you can count on your Health Plan to provide the support and benefits that you and your family need.

No Deductible, Copays or Coinsurance for COVID-19 Testing

If you're showing symptoms or believe you have been exposed to the virus, we encourage you to take action. **testing for COVID-19 will be covered at 100% as a preventive service. In-network office visits, urgent care, and emergency room visits associated with COVID-19 testing will also be covered at 100%.** You will not pay a deductible, copay, or coinsurance.

COVID-19-Related Treatment

For Kaiser members, Kaiser Permanente has announced that it will waive all member out-of-pocket costs for inpatient and outpatient services related to the **treatment** of COVID-19, for services rendered April 1, 2020 through May 31, 2020. This is intended to alleviate the cost burden and stress on impacted members of paying for care.

For participants of the Anthem PPO, the Plan will reimburse non-PPO providers (out-of-network providers) at 100% of the contracted rate that will also be paid to in-network PPO providers for treatment of COVID-19, thereby reducing and/or eliminating the member's out-of-pocket cost for services rendered April 1, 2020 through May 31, 2020.

Access to Online Medical Visits and Telehealth

Anthem Participants: During this time, online medical visits and telehealth services are available at no cost to you. To access these options online, visit www.livehealthonline.com to talk with a doctor or nurse any time day or night or call LiveHealth Online at (888) 548-3432. Due to an increase in calls on COVID-19, please be aware that our service partners are experiencing higher than normal wait times for their consultations over the phone and video.

Kaiser Participants: Telemedicine (telephonic visits) is offered at no cost to you year-round. Go to kp.org/getcare for information or call (800) 464-4000.

Eligibility Changes – Eligibility Extended to Maintain Health Benefits

As Trustees, we understand many of you are going through significant work disruption as a result of the coronavirus. Due to these disruptions, your health plan eligibility has been extended through the May, June, and July Eligibility Quarter. If you are currently eligible with Active benefits through April 30, 2020, you will not lose eligibility for the May, June, and July Eligibility Quarter as a result of insufficient work hours or reserve bank hours.

This is a fluid situation and as Trustees, we are monitoring this every day. We will continue to look for opportunities for the Health and Welfare Trust to support your needs.

Stay Informed to Stay Healthy

As news and advice related to COVID-19 continues to evolve, we will send updates to answer questions you may have about your healthcare coverage when possible. For the most up-to-date information, please visit our website at carpenterssw.org for news and announcements and other plan information. Note that your best source for the latest information about COVID-19 is the website of the Centers for Disease Control and Prevention (CDC) www.cdc.gov/coronavirus/2019-ncov/.

ONE TIME SUPPLEMENT TO A RESERVE ACCOUNT THROUGH DECEMBER 31, 2020, FOR PARTICIPANTS WORKING UNDER A CAPPED AGREEMENT

With respect to continuation of eligibility for active carpenters, **an active carpenter's reserve account will be increased by up to 200 hours worked** under the following conditions:

- a) The active carpenter is performing work for a contributing employer under a Collective Bargaining Agreement that specifies a maximum on the number of reported hours for which contributions are owed;

- b) The additional hours will be credited with the first hour worked under such Collective Bargaining Agreement through December 31, 2020.
- c) The additional hours will not cause the total hours in the active carpenter's reserve account to exceed the maximum number of hours worked required for eligibility for two (2) eligibility quarters.

Change to Reserve Hours Accrual for Participants Who Receive Instant Eligibility – Effective January 1, 2020

Certain Collective Bargaining Agreements provide instant eligibility for employees of a newly organized employer. Effective January 1, 2020, excess hours will be added to the reserve account of these employees beginning with the work quarter that starts six months after immediate eligibility commences. This is an improvement from the previous requirement of adding excess hours to the reserve account one year after immediate eligibility commenced.

Options for Self-Payment, Hours Buy-Back or COBRA Premiums

The Trustees have agreed to temporarily relax the requirement to make these payments using either a money order or cashier's check. Effective with the April, May, and June eligibility months, the Trust Office will also accept a personal check.

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If you have any questions concerning the information in this announcement, please direct them to the Administrative Office at 213-386-8590 or 800-293-1370, where the staff will be happy to assist you. You may also visit the Trust's website at www.carpenterssw.org.

Sincerely,

THE BOARD OF TRUSTEES

Aviso a los participantes que hablan español: Si tiene alguna pregunta sobre este aviso, o requiere alguna otra información sobre su cobertura de salud, por favor de

comunicarse con la oficina administrativa al (213) 386-8590 o (800) 293-1370, donde habrá varios representantes bilingües que le ayudarán.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding this Plan change, please contact the Administrative Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.