

IMPORTANT BENEFIT INFORMATION

Dear Teamsters Local 170 Health and Welfare Fund Member:

The Board of Trustees of the Teamsters Local 170 Health and Welfare Fund (HWF) continue to closely monitor the outbreak of COVID-19 and the measures being taken to prevent the spread. As we learn new information about the virus and /or its impact on the potential health of our members, we will continue to share this information you.

In addition, we continue to work with Blue Cross Blue Shield of Massachusetts and Fallon to ensure that the benefits you receive through Teamsters Local 170 HWF are aligned with best practices and recommendations from the federal, state, and local governments, health care providers, and public health agencies. The purpose of this outreach is to provide you with updated information that will assist in keeping you and your family healthy during this pandemic and beyond.

COVID-19 INFORMATION AND BENEFIT CHANGES FOR ALL

BCBSMA AND FALLON ACTIVE AND RETIREE PLANS

ARE PROVIDERS REOPENING FOR REGULAR CARE?

YES. It was difficult for members to receive regular preventive and other elective care during recent months because many medical providers were only seeing patients for emergencies. As the rate of infection in this area has been reduced, providers have reopened their practices and facilities to treat patients for in-person elective non-urgent procedures including routine office visits, dental visits, and vision care. As with most other businesses, you will notice many changes and requirements when you return for appointments. To ensure your safety, you may see physical distancing requirements in waiting areas and requirements to wear masks. Each office or facility may have slightly different requirements and processes based on the type of practice, size of the facility, and the number of patients being seen. All practices must follow federal, state, and local guidelines and will inform you of necessary changes prior to your appointment.

SHOULD I RECEIVE MY REGULAR PHYSICAL OR GET AN APPOINTMENT FOR FOLLOW-UP OR OTHER NON-URGENT CARE OR SURGERIES?

YES. Members should not defer care. It was understandable that many people delayed having elective surgeries and other treatment over the past several months. However, delaying some types of care and surgeries may cause long-term problems or more serious health issues. If you have put off a non-urgent health issue or are not feeling well, you should call your doctor for an appointment as soon as possible.

In addition, Teamsters Local 170 HWF encourages you and your family to have regular preventive care such as routine physicals, mammograms, colonoscopies, and vaccinations. These routine visits can help prevent urgent care in the future.

IF I DON'T WANT TO GO TO THE DOCTOR'S OFFICE, CAN I CONTINUE TO UTILIZE TELEHEALTH SERVICES?

YES. For the duration of Governor Baker's emergency order, the Board of Trustees has voted to add telehealth and telephonic benefits for medically necessary treatment at no cost to the member through both Blue Cross and Fallon and encourage you to take advantage of these services.

Telehealth offers convenience (within the United States) as well as the opportunity to avoid going to a doctor's office. Telehealth services through BCBSMA are available 24 hours a day/ 7 days a week through Well-Connection and through many BCBSMA network providers. Ask your BCBSMA network doctor if they provide telehealth visits and they will be provided at no copayment.

Under the Fallon plans, telehealth and telephonic services are also currently available through your network providers. If your primary care provider or other network provider can conduct appointments by phone or through telehealth, virtual visits/calls will also be available at no copayment.

In addition to primary care providers, many behavioral health/substance use providers are available through telehealth. We encourage anyone who may be experiencing stress, depression, or anxiety, during this very difficult time to access care through this avenue. These services will also be available at no copayment.

If you are interested in a telehealth visit, ask your doctor about availability, and/or call or visit the websites below.

BCBSMA:

Customer Service: [1-800-262-BLUE \(2583\)](tel:1-800-262-BLUE)

Download the free Wellconnection app or visit wellconnection.com

Online: <https://myblue.bluecrossma.com/health-plan/well-connection>

Fallon:

Customer Service 1- 800-868-5200

WHAT IS MY COVERAGE FOR COVID-19 RELATED ISSUES/SERVICES?

During the months of March and April, the Trustees voted to adopt the following benefit changes related to Covid-19. The Fund will continue to work with Blue Cross and Fallon to provide you with any additional updates.

All Fallon Health and Blue Cross Blue Shield MA plans shall provide access to care and testing related to COVID-19 from March 6, 2020 for the duration of the Massachusetts declared public health emergency as follows:

- Waived member cost share (co-pays, co-insurance and deductibles) for medically necessary COVID-19 testing, counseling, vaccines (when available) and treatment and supportive care at doctor's offices, acute care facilities, hospitals, urgent care centers and emergency departments (including inpatient and outpatient care), in accordance with the Centers for Disease Control and Massachusetts Department of Public Health

guidelines. Any medically necessary treatment for COVID-19 is covered under a member's health plan within the United States or internationally.

- Relax administrative procedures, such as prior authorizations and referrals, for medically appropriate treatment for COVID-19.
- Increased access to prescription medications. Members have access to early refills of their prescription maintenance medications. We will ensure formulary flexibility if there are shortages or access issues.
- Add telehealth and telephonic benefits at no cost to the member through all Blue Cross Blue Shield MA and Fallon Health Plans. From March 16, 2020 for the duration of the Massachusetts declared public health emergency there will be no copays, co-insurance or deductibles for the screening, evaluation, and/or suggested treatment of COVID-19 or for other telehealth or telephonic medically necessary covered services.
- Blue Cross Blue Shield MA and Fallon Health Plans will waive cost share for COVID-19 related inpatient care at both in and out-of-network acute care facilities. If a member receives out of network services for COVID-19 related care, cost share will be waived for all covered services provided in that episode of care. Regular plan rules and applicable cost share will apply if a member receives out of network services for non-COVID-19 related care.

As a reminder, disability benefits may include COVID-19 related illnesses.

Plan benefits include at home COVID-19 testing or other testing that is *deemed medically necessary and ordered by a healthcare provider*. This testing does not include home tests for surveillance or tests for employment purposes. If an individual receives multiple *diagnostic* tests for COVID-19, the plans will cover each test as well as other applicable items and services.

We also encourage you to monitor the Center for Consumer Information and Insurance Oversight (CCIIO) website for any additional guidance related to COVID-19. All CCIIO guidance related to COVID-19 is available at <https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs#COVID-19>.

Additional Benefit Changes for All Active and Retiree Members

Administrative Procedures through BCBSMA and Fallon

1. In addition to the above changes due to COVID-19, BCBSMA and Fallon have also relaxed some of their administrative guidelines such as the timing for submitting member appeals. If you need to submit an appeal or have any questions about coverage denial, please call customer service at BCBSMA or Fallon.

Early Intervention Services Coverage through BCBSMA and Fallon

1. Extend Early Intervention services provided between June 1, 2020 and October 15, 2020 to those eligible children who turn three between March 15, 2020 and August 31, 2020 and who meet the following criteria:
 - Have been referred to their Local Education Agencies (LEA) to be evaluated for federal IDEA Part B (Special Education) services but have not yet been evaluated to determine eligibility for Part B services due to delays related to COVID-19public health emergency; or,
 - Have a signed Individualized Education Program (“IEP”) and continued Early Intervention services are necessary to support the transition to Early Childhood Special Education(“ECSE’)

Dental Benefits for Active and Retiree Members through BCBSMA

1. Extend coverage for an additional virtual dental exam and change the preventive visit time limit to 2 cleanings per calendar year vs 1 every six months.
2. Access to a 25% discount from Philips Sonicare for certain oral healthcare products. For more information go to www.bluecrossma.com, “Learn & Save”, “Dental”, “Brush up on Savings”.

Respectfully yours,

The Board of Trustees
 Teamsters Local 170 Health & Welfare Fund

This document is intended to serve as a “Summary of Material Modifications” (SMM) pursuant to the requirements of Section 104 of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). This SMM is provided to notify you of certain changes to the Teamsters Local 170 Health & Welfare Fund Benefit Plan. The effective dates of the changes are noted. Please keep this SMM with your Summary Plan Description for future reference. This document summarizes certain provisions of the Plan. If there is any conflict between the terms of the Plan document and this document, the terms of the Plan document will govern. The Teamsters Local 170 Health & Welfare Fund reserves the right to interpret and resolve any ambiguities in the Plan or any document relating to the Plan. If you have any questions after reviewing the SMM, you may call the Health & Welfare Fund at 1-508-791-3416. The Teamsters Local 170 Health & Welfare Fund reserves the right to change or terminate the health care benefits you currently receive, to change or terminate the eligibility of classes to be covered by the health plan, to change or terminate any health plan term or condition, and to terminate the entire health plan or any part of it at any time and for any reason. No consent of any employee/retiree is

required to terminate, modify, amend or change the health care benefits provide by Teamsters Local 170 Health & Welfare Fund.

Teamsters Local 170 Health & Welfare Fund does not discriminate on the basis of race, color, national origin, age, disability or sex.