



Dear Participant:

At the UFCW Unions and Employers Health and Welfare Fund - Atlanta, the well-being of our participants is always a priority and we are here to assist participants during this unprecedented time. The Fund would like to provide you with some valuable information and resources to assist you during the Coronavirus pandemic. Also, please keep this letter with your Summary of Benefits and Coverage and Summary Plan Description to remind you of the changes to your benefits that are described below.

Meeting your Medical Needs through your Anthem Plans

Effective March 1, 2020, the Fund expanded coverage of COVID-19 testing and related visit services as follows:

- COVID-19 in vitro diagnostic testing that is authorized by the FDA or otherwise required to be covered under federal law is covered at 100% for both in-network and non-network providers. No prior authorization or other medical management requirements will apply. You should not be charged a copay for this service. If you are, please contact the Fund Office to discuss the bill.
- Covered items and services associated with the above testing, including the provider visit (including telehealth) and evaluation for the need of such testing, is covered at 100% for both in network and non-network providers. You should not be charged a copay for the services. Out-of-network providers will be reimbursed for these services in accordance with Plan terms. If you are balance billed by the provider for any unpaid amounts for these COVID- 19 related services above what the Plan has paid, please contact the Fund Office to discuss the bill.
- The above coverages will remain in place until such time as the public health emergency period has ended, as determined by the federal government. Currently, the public health emergency is in place through July 24, 2020.

With regard to coverage of telehealth/telemedicine:

- Due to the risks of exposure, the Fund realizes that many health care providers have moved to providing services over the phone or through video when possible. Therefore, effective through June 30, 2020, the Fund will cover telehealth/telemedicine visits at the same benefit levels and subject to the same Plan rules for coverage that would have applied if the visit had occurred in person.
- Your benefit plan also includes access to Anthem's LiveHealth Online service, which provides you with 24/7 access to video visits with a doctor to get advice, a treatment plan and prescriptions if needed for common medical concerns. You do not have a copay for LiveHealth Online. It is covered at 100%. To register or request a visit you can go online to www.livehealthonline.com.

Meeting your Prescription Needs through Kroger Prescription Plans (KPP)

Kroger Prescription Plans recommends that all members ensure they have at least a 14-day supply of their medication on hand in the event of a quarantine due to a COVID-19 outbreak in the community.

You may take advantage of the following benefits that Kroger Prescription Plans are offering to our members:

- Consider getting a 90-day fill of your medications through home delivery or a 90-day fill at retail
- You can ask the pharmacist for an emergency refill authorization if you need to obtain an early refill of a medication.

Kroger Prescription Plans will continue to closely monitor the situation and provide any updates as necessary. Up-to-date information on COVID-19 may also be found on the Centers for Disease Control (CDC) website at: <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Meeting your Dental Needs through Cigna

Cigna understands that unexpected dental problems can happen during this COVID-19 pandemic. Therefore, if you are experiencing a dental emergency or need guidance on a dental problem, Cigna has launched Cigna Dental Virtual Care, powered by The TeleDentists® to assist you.

This service allows you to speak with a licensed dentist by video chat which eliminates the need to leave home and visit a dental office. This care option is available at no cost for dental consultations through May 31, 2020. These services will not apply to plan maximums or frequency limitations. To request a virtual consultation, participants must set up and log on to their myCigna accounts at myCigna.com and follow the prompts to the Cigna Dental Virtual Care portal.

Protecting our Participants

Please note that the Fund Office has suspended all participant walk-ins during this time in order to maintain social distancing and keep everyone safe. However, our customer service representatives stand ready to assist you via phone and email to address any issues you may have.

If you Have Additional Questions for the Fund Office:

At the Fund Office, we want you to know we are still available to meet your needs during these unprecedented times. If you have any questions or concerns, please feel free to contact us at 770.997.9910 or visit us at www.ufcwemprfund.org.

Sincerely,
The Fund Office

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