

UNITED FOOD AND COMMERCIAL WORKERS UNION LOCAL 1995 AND EMPLOYERS HEALTH AND WELFARE FUND

1740 Phoenix Parkway Atlanta, Georgia 30349 • Phone: (770) 997-9910 or (800) 241-2136

Dear Participant:

At the UFCW Union Local 1995 & Employers Health & Welfare Fund, 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 BlueCross BlueShield of Tennessee (BCBST)

Effective March 1, 2020 and through the end of the public health emergency period (currently July 24, 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 BCBST to discuss the bill.
- Related items and services provided during an office/urgent care/ER visit (including telehealth) associated with the above testing (to the extent they are related to the administration of the test or the evaluation of the need for the test) will also be paid at 100% with no member cost share. This shall apply to both in-network and non-network providers. For non-network providers where there is no negotiated price, the usual method of establishing a usual & customary or maximum allowable amount will be applied.

Items and services related to treatment of COVID-19 shall be payable under the Plan's normal benefit provisions.

With regard to coverage of telehealth/telemedicine: BCBST will cover telehealth visits with providers in their networks who offer this service until at least June 30, 2020. This includes visits with your primary care physician, specialists, behavioral health providers, ABA providers, and physical, speech and occupational therapists. This visit will cost the same as a face-to-face visit with your provider, so any copay or cost-share you would normally have will still apply. BCBST recommends that you call your regular provider to see if they offer this service. Many are offering telehealth to help keep their patients at home as much as possible.

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 800.241.2136 or visit us at www.ufcwemprfund.org.

If any of these changes are extended beyond the dates noted above, notice of the extension will be posted on the Fund website <https://ufcwemprfund.org/funds/ufcw-union-local-1995-and-employers-health-and-welfare-fund/>. You should check the website regularly for important updates and information.

Finally, please note that in response to the ongoing COVID-19 crisis numerous Plan deadlines have been extended as a result of relief issued by various federal agencies. To read a summary of the relief and a list of the deadlines that have been extended, please visit the Fund website. You can also contact the Fund Office if you have any questions regarding how these extensions will affect your rights.

Sincerely,
The Fund Office