

SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE TRUST

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Summary of Material Modifications April 2020

San Francisco Electrical Workers Health & Welfare Plan Important Notice Regarding Temporary COVID-19 (“Coronavirus”) Benefit Changes

The Board of Trustees of the San Francisco Electrical Workers Health & Welfare Trust Fund has approved several changes to the Plan to provide some relief in response to the novel coronavirus disease, COVID-19, pandemic (“Coronavirus”).

On March 16, 2020 and again on March 31, 2020, several Bay Area counties, including the City and County of San Francisco, implemented “shelter-in-place” orders due to the pandemic, directing all businesses that are not providing “essential” services to close. In addition to posing serious risks to the health and welfare of Plan members and their families, this public health crisis and the sheltering orders have significantly impacted the construction industry, resulting in work shortages and layoffs from Covered Employment.

In addition, under the direction of Governor Gavin Newsom, the Department of Managed Health Care (DMHC) has directed all full-service commercial and Medi-Cal plans regulated by the Department to immediately reduce cost-sharing to zero for all medically necessary screening and testing for the Coronavirus. This includes waiving cost-sharing for emergency room, urgent care or provider office visits when the purpose of the visit is to be screened and tested for the Coronavirus. The need for Coronavirus testing is based on medical necessity, which is a clinical determination made on a case by case basis by medical professionals.

For these reasons, effective immediately, your Board of Trustees has taken the following extended eligibility relief measures to assist Plan members impacted by the pandemic:

(1) Extended Eligibility

The Plan will provide continuation coverage for up to three coverage months, May, June, and July, 2020, if your Hour Bank reserves have been exhausted, and either of the following circumstances apply:

- You lose Plan coverage because of workforce reductions, furloughs, or layoffs related to the Coronavirus; or
- You are unable to work after testing positive for the Coronavirus; or

- You decline work or are unable to work due to having been, or fear of being, exposed to the Coronavirus, you are medically compromised, or are caring for family members who may be at higher risk for severe illness.

No additional action is required by you at this time. If additional information is required, the Fund Office will reach out for the appropriate documentation to determine your eligibility for this extension.

You will not be eligible for this extended eligibility relief if your unemployment is voluntary or unrelated to the Coronavirus, or if you begin working in non-Covered Employment for a non-signatory employer on or after April 1, 2020. Extended coverage will terminate during this period if you return to Covered Employment.

(2) COVID-19 Testing and Treatment Coverage

If you're enrolled in the Self-Funded PPO medical option, although the Board is not required to follow State insurance regulation, your Board of Trustees has nonetheless taken the following steps to address the Coronavirus, generally to conform with changes that apply to HMOs under State law:

- Waive any out-of-pocket costs associated with testing for the Coronavirus for both PPO and non-PPO providers. The Plan will also waive coinsurance for treatment for the Coronavirus for PPO providers; however, treatment of the Coronavirus would still be subject to applicable cost sharing for non-PPO benefits depending on the provider's status.
- Temporarily suspend any prior authorization requirement for treatment or testing of the Coronavirus.
- Temporarily relax early refill requirements on maintenance prescriptions drugs filled at retail to avoid need to leave home to refill if impacted by the virus

(3) Teledoc

Effective May 1, 2020, the Plan has added the Blue Shield Teledoc program to the Blue Shield PPO Plan which gives members access to doctor visits online. Under normal circumstances, the cost of this benefit is \$45/visit; however, in light of the Coronavirus related issues, the Board of Trustees has agreed to waive the copay on a temporary basis. (See attached materials for more information about this program.)

Please keep this Summary of Material Modifications with your Summary Plan Description. These important changes affect the health benefits that are provided to you and your family. If you have any questions, please contact the Fund Office at (415) 263-3670.