Cement Masons & Plasterers Trust Funds

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Administered by Welfare & Pension Administration Service, Inc.

March 17, 2020

To: All Eligible Plan Participants and Dependents of the Cement Masons and Plasterers Health and Welfare Plan

RE: Response to Coronavirus (COVID-19) Outbreak

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

As you are aware, the country is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that some states are issuing emergency orders requiring all insured health plans to take certain steps to cover services related to COVID-19 testing. Even though this Plan is not required to comply with the emergency order, the Board of Trustees of the Cement Masons and Plasterers Health and Welfare Plan ("the Plan") is closely monitoring governmental recommendations and mandates.

In response to the Coronavirus Outbreak effective March 5, 2020 the Board of Trustees has adopted the following changes to the Plan's Medical and Prescription Drug Benefits which will stay in effect until the COVID-19 emergency orders are lifted:

- The Trust will waive any out-of-pocket costs associated with <u>testing</u> for COVID-19 for both PPO and non-PPO providers. This includes both the cost of the test as well as office visits or other provider charges related to the testing. For those testing positive, <u>treatment</u> of COVID-19 will still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider's status.
- The Trust will temporarily suspend any prior authorization requirement for treatment or testing of COVID-19.
- Sav-Rx is **temporarily relaxing refill-too-soon guidelines** on 30-day maintenance medications at retail pharmacies and Sav-Rx Mail Order Pharmacy when 50% of the current supply has been exhausted. The waiver does not apply to opioids or controlled substances. You are encouraged to keep at least a 30-day supply of prescription medication at hand. You may also choose to use mail order to receive delivery of your medications at home.

Active participants, Non-Medicare Retirees and their eligible dependents have access to **Teladoc** for 24/7 care via telephone at (800) 835-2362 or video chat at no cost to you. A Teladoc doctor can discuss any symptoms you are having and help determine the right treatment or next steps, including providing a prescription if appropriate. Please visit **Teladoc.com** for more details.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (877) 367-0528, option 1. Please also reference the trust website, cementmasonstrust.com, for additional notices.

If you have questions about your prescription drug benefits, please contact Sav-Rx at (800) 228-3108 or visit the website at www.savrx.com.

Board of Trustees

Cement Masons and Plasterers Health and Welfare Plan