

Cement Masons & Plasterers Trust Funds

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Administered by
Welfare & Pension Administration Service, Inc.

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**TO: All Eligible Plan Participants and Dependents of the
Cement 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.

The Board of Trustees has taken action to adopt the following temporary changes to your Plan benefits in response to the COVID-19 pandemic:

Inpatient Hospitalizations for COVID-19

If you are hospitalized as a result of COVID-19, the Plan will waive your deductible and coinsurance for treatment provided **April 1, 2020 through September 30, 2020**, at an in-network facility.

Telemedicine Service

Effective March 1, 2020, the Trust will cover medically necessary services provided by a physician or other Covered Provider via telephone or video conferencing **through May 31, 2021**. Benefits will be subject to the Plan's applicable copays, deductibles and coinsurance based on the type of service being provided.

This temporary benefit is subject to the following conditions:

- For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) to be covered, the telehealth/telemedicine consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
- Reimbursed for use of a telemedicine service such as Teladoc (or regional telehealth service) for which member paid out-of-pocket for services will be paid up to the allowed amount.
- Charges for missed appointments are not covered and are excluded from plan coverage.
- All visits and treatment must be appropriately documented and billed.

Providence Hospital Anchorage

Providence Hospital in Anchorage has been temporarily designated as an in network (Preferred) facility for Plan participants in Alaska for treatment rendered **April 1, 2020 through August 31, 2020**.

While Alaska Regional Hospital is still the primary in-network facility, Providence has been temporarily added. If you receive services at Providence Hospital instead of Alaska Regional Hospital between **April 1, 2020 through August 31, 2020**, non-network penalties will not apply.

Note: In most cases, the cost of services at Alaska Regional Hospital will be more competitive than the cost of services provided at Providence. If you have a choice of provider, Alaska Regional Hospital remains the lowest cost option for you and for the health plan.

Dental Personal Protective Equipment

Effective **May 1, 2020 through October 31, 2020** appropriately billed charges by a licensed dental office for dental personal protective equipment services will be covered up to \$20 per visit.

The following benefits continue to be available, should you need them:

- Medically necessary, FDA approved diagnostic testing for COVID-19 is covered by the Plan and is not subject to deductibles and coinsurance. Additionally, when a COVID-19 vaccine is available, it will also be covered by the Plan and will not be subject to deductibles and coinsurance.
- Active participants, COBRA participants, non-Medicare retirees, and their eligible dependents have access to **Teladoc** for 24/7 care via telephone at 1 (800) 835-2362 or video chat at no cost to you. 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 refer to the Trust website for additional notices: www.cementmasonstrust.com.

Board of Trustees Cement Masons and Plasterers Health and Welfare Plan

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