March 26, 2020

NOTICE TO PARTICIPANTS - BENEFITS FOR CORONAVIRUS TESTING

Effective March 18, 2020 this Plan will cover testing for COVID-19 at 100% without participant cost-sharing through deductibles, co-payments, or co-insurance, and without requirements for prior authorization or other medical management. This includes diagnostic products to detect SARS-CoV-2 or to diagnose the COVID-19 virus that the FDA has approved, cleared, or authorized.

Coverage also includes items and services furnished to you during health care provider in-person and telehealth visits, urgent care center visits, and emergency room visits that result in an order for or administration of a covered diagnostic product to the extent the items and services relate to administering the test or to evaluating your need for a test.

Treatment for COVID-19 will be subject to the Plan’s normal cost-sharing requirements, including Plan deductibles, co-payments, and co-insurance, and subject to the Plan’s out-of-pocket maximums.

We urge you to use a Blue Cross Blue Shield in-network provider in order to reduce the costs to you for treatment and to reduce costs to your Plan for diagnosis.

We expect this coverage to remain in effect through December 31, 2020.

We also expect the federal regulatory agencies to issue guidance on the new federal law, Families First Coronavirus Response Act, that might further affect the benefits that this Plan provides to you and your dependents.

If you have any questions, please contact the Administrative Office by telephone.

Sincerely,

BOARD OF TRUSTEES

This Notice constitutes a Summary of Material Modification (SMM) to the Plan Rules.

Receipt of this Notice is not a determination that you are eligible for benefits under the Plan. To verify eligibility, please contact the Administrative Office.