



OREGON – WASHINGTON CARPENTERS – EMPLOYERS TRUST FUNDS

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March 17, 2020

To: All Participants and Beneficiaries of the Health & Welfare Plan

RE: Response to Coronavirus (COVID-19) Outbreak

This is a Summary of Material Modifications ("SMM") describing changes to your July 1, 2014, Summary Plan Description. Please read this SMM carefully and keep it with your Summary Plan Description and other SMMs.

The following changes to the Oregon-Washington Carpenters-Employers Health and Welfare Plan are **effective immediately**.

Self-Insured Program. The following changes are effective until Governor Brown's declared emergency in Oregon due to COVID-19 (Executive Order 20-03) ceases to be effective.

- **COVID-19 Testing:** The Plan is waiving cost sharing (deductibles, copayments and coinsurance) for COVID-19 testing that is administered consistent with Centers for Disease Control and Prevention guidelines. The waiver applies both in-network and out-of-network and applies to the cost of the test and to the office visit and other provider charges related to the testing. Any prior authorization requirement for testing of COVID-19 also is waived.
- **COVID-19 Treatment:** Any prior authorization requirement for treatment of COVID-19 is waived. (The Plan's terms are otherwise unchanged with respect to treatment of COVID-19.)
- **Early Prescription Refills:** The Plan is allowing a one-time early refill on 30-day supplies of maintenance drugs to help ensure individuals have an adequate supply in advance of a potential quarantine. The early refill allowance does not apply to certain controlled substances. If you have questions, please contact Express Scripts Customer Service at 877-868-1021.
- **Nurse Line (Regence Advice24):** The Plan is providing 24/7 access to Regence Advice24, by which registered nurses provide advice for participants' care. Claims are subject to the Plan's benefit limits. **Attached** is a flyer with Regence Advice24 information.
- **Telehealth (Regence MD Live):** The Plan is providing 24/7 telehealth (virtual or telephonic) services through Regence's MD Live. Claims are subject to the Plan's benefit limits. **Attached** is a flyer with MD Live information.

Kaiser Permanente Program: Cost sharing (deductibles, copayments and coinsurance) will be reduced to zero (\$0.00) for medically necessary screening and testing for COVID-19, including the visit, associated lab testing, and radiology services, that is provided in a Kaiser hospital, emergency or urgent care setting, or medical office. This cost sharing reduction applies to all Kaiser and Kaiser-participating providers. If a covered individual is diagnosed with COVID-19, all treatment (including but not limited to hospital, transportation and pharmacy services) will be covered in accordance with the terms and conditions set forth in the coverage document. Kaiser encourages participants who are able to use telehealth/e-visits to do so. **Attached** is a flyer with information about Kaiser's telehealth process.

If you have any questions regarding this notice, please contact the Trust Office at 877-396-2947 or login to the participant website at www.wcearthart.com.

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Oregon-Washington Carpenters-Employers Health & Welfare Trust