



GRAPHIC COMMUNICATIONS NATIONAL HEALTH AND WELFARE FUND

60 Boulevard of the Allies, Fifth Floor • Pittsburgh, PA 15222-1219

(412) 201-2233 • (800) 943-4248 • Fax (412) 201-2250

TO: Alicia Cochran
Associated Administrators

RE: GCC/IBT Local # 144B

FROM: Teresa Bauer
Senior Administrator

DATE: April 1, 2020

RE: **Distribution of COVID-19 Notice**

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A COVID-19 Notice was sent to each participant.

A copy is attached.

If you have any questions, please feel free to contact me.

Thank you.

Enclosure



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April 2020

This Notice announces changes to the Plan's coverage for COVID-19 testing and associated provider visits and services effective March 18, 2020.

Please read this document carefully, share it with your family and keep it with your Summary Plan Description.

The Trustees of the Graphic Communications National Health and Welfare Plan understand that many of you have concerns regarding the Coronavirus 2019 ("COVID-19") outbreak. Please rest assured that the Fund Office's activities are considered essential services so, although the office has limited staffing at this time, they are continuing to administer the Fund. While we cannot provide medical advice, we have taken action in compliance with the Families First Coronavirus Response Act to try to ensure that you and your family have access to health care and information during this critical period.

Plan Coverage of Medical Testing Expenses for COVID-19

Effective March 18, 2020, the Board of Trustees has amended the Plan in an effort to curb the spread of COVID-19:

- **Cost sharing payments are waived** – There will be no copayments, coinsurance, deductibles or the emergency room co-payment for medically necessary diagnostic tests for COVID-19 and the related items and services provided during visits to providers' offices, urgent care facilities and hospital emergency rooms that relate to the furnishing or administration of testing, or evaluation for COVID-19, and result in an order or administration of the test. Charges from out-of-network providers, however, will be processed under the rules of the Plan, including the Plan's prohibition on reimbursement in excess of usual, customary and reasonable charges. Coverage for medically necessary treatment for anyone diagnosed with COVID-19 will continue to be provided pursuant to the normal schedule of Plan benefits.

- **Prior authorization requirements are eliminated for diagnostic tests** – You will not be required to receive any prior authorization for medically necessary diagnostic tests related to a COVID-19 diagnosis.
- **Virtual Doctor Visits** – The Plan will cover the full cost of services provided to participants for “virtual” office visits (visits via computer, mobile device or telephone) that relates to the furnishing or administration of, or evaluation for, COVID-19 and that result in an order for, or administration of, a COVID-19 test. In addition, for non-COVID-19 related doctor services, virtual office visits will be covered under the Plan subject to the Plan’s regular coverage terms as set forth in your Summary Plan Description.
- **Prescription medications** – The Plan continues to provide mail order delivery of covered maintenance prescription drugs and encourages participants to use this service when it is available to you.
- **Fund Office assistance** -- If you have any questions about this Notice, your health benefits or eligibility, you can contact the Fund Office at 1-800-943-4248.

The most up-to-date evidence-based information about COVID-19 is available at:

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/>

We take this public health matter very seriously and urge you to do the same by following the CDC guidelines and precautions. The situation is changing rapidly and will continue to evolve. These changes will remain in effect as long required by the Families First Coronavirus Response Act. We will update you as needed.

The Trustees continue to reserve the right to amend, modify, or terminate the Plan and any or all benefits provided thereunder.

Sincerely,

The Board of Trustees