

Lithographers & Photoengravers Local 285 Welfare Fund

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Summary of Material Modifications

The Board of Trustees of the Lithographers & Photoengravers Local 285 Welfare Fund ("Fund") has adopted the following temporary changes to the Lithographers & Photoengravers Local 285 Welfare Plan. Please keep this document with your Summary Plan Description ("SPD") and your Summary of Benefits and Coverage ("SBC").

COVID-19 Testing

Effective March 18, 2020, the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement of prior authorization:

- diagnosis products for the detection or diagnosis of COVID-19 that are approved by the FDA, and the administration of such diagnostic products; and
- items and services furnished during health care provider office visits, urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnosis product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

If you obtain COVID-19 testing at a provider or facility that is not affiliated with Kaiser Permanente, you may be required to pay the provider upfront for the testing services or items. If so, please request reimbursement by contacting Kaiser Member Services at (800) 777-7902 for a claim form, or contact the Fund Office. The claim will be covered as required under applicable federal law.

Coverage of these services will remain in effect through the period in which the last state of emergency is terminated either nationally or in the District of Columbia, Maryland or Virginia.

As a reminder, telehealth visits can be scheduled through <http://www.kp.org>. Kaiser has expanded its telehealth capabilities in response to the COVID-19 pandemic.

The COVID-19 Virus

The CDC advises the best way to prevent and contain COVID-19 is to avoid being exposed to this virus. To reduce the chances of illness, the CDC recommends everyday preventive actions that include washing your hands often with soap and water for at least 20 seconds, covering your cough or sneeze with a tissue and then throwing the tissue in the trash, staying home when sick and avoiding close contact with people who are sick. Please also follow the guidance of our federal, state and local officials to limit public gatherings and social interactions.

There is also no antiviral treatment recommended for COVID-19. CDC recommends that individuals who believe they might have contracted it to contact their healthcare provider to receive medically necessary care. They also suggest that you call ahead before you go to a doctor's office, urgent care center or emergency room and tell them about your recent travel and your symptoms. Cigna also provides a 24/7 toll-free Health Information Line (1-800-768-4695) where a nurse can help guide you towards the appropriate treatment.

More details and the most up-to-date evidence-based information is available at

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

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

Conclusion

The Trustees are continuing to monitor the COVID-19 situation will respond accordingly to ensure that the Fund can continue provide the healthcare and medication that participants and their beneficiaries require. As always, if you have any questions regarding this notice, or the benefits offered by the Fund, please feel free to contact the Fund Office.