

**IRON WORKERS DISTRICT COUNCIL OF WESTERN NEW YORK AND VICINITY
WELFARE FUND**

**SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

(Plan No. 501; I.D. 16-0776208)

Important Information Regarding Your Welfare Fund Benefits

This notice contains important information concerning benefits provided by the Iron Workers District Council of Western New York and Vicinity Welfare Fund. Please attach this letter to your Summary Plan Description (SPD). It should be read and retained with your SPD for future reference.

Date: **June 23, 2020**

To: **All Active Participants and COBRA Beneficiaries**

From: **The Board of Trustees**

Introduction

The Board of Trustees of the Iron Workers District Council of Western New York and Vicinity Welfare Fund (the “Fund”) hopes that you and your families are staying safe and healthy during this national emergency. By now, everyone has heard of the “Coronavirus” or the illness it causes, known as “COVID-19.” The Fund provides a wide range of benefits including but not limited to coverage for office visits, hospitalization, and diagnostic testing (including testing for COVID-19) to eligible participants. As always, we encourage you to use a PPO Provider to receive the highest level of benefits.

This notice describes important changes to the Iron Workers District Council of Western New York and Vicinity Welfare Fund.

Waiver of Cost Sharing for Treatment of COVID-19

Effective for services received on or after April 17, 2020 through September 7, 2020, if you receive treatment for COVID-19, the Fund will cover all services at 100% with *no cost-sharing by you*. This means the Fund will waive coinsurance for inpatient admissions, observation care, skilled nursing, ambulance, home care, or any claim for otherwise-covered service that is filed with a diagnosis of confirmed COVID-19. This does not include pharmacy benefits. These benefits will be covered at 100% of the allowed amount in accordance with the plan terms.

Telemedicine Benefit

As a reminder, the Fund offers telemedicine benefits through Excellus known as MDLive. MDLive is a telephone and online-based physician consultation service available 24 hours a day, 365 days a year. It is a convenient and affordable option that allows you to talk to a doctor who can diagnose, recommend treatment and prescribe medication, when appropriate, for many common medical issues.

Telehealth visits are a convenient way for you and your covered dependents to access care. The service gives you quick and easy access to a doctor wherever you are. You can talk to a physician without leaving your house. In fact, it is recommended that members use telehealth when possible to help prevent the spread of infection and improve access to care. It is a safe and effective way to receive medical guidance for many medical issues, including those related to COVID-19, from your home using your telephone or online (depending on your doctor).

While MDLive physicians are licensed in NYS, they cannot prescribe prescriptions such as controlled substances. However, they are able to provide general prescription services to your local pharmacy for medical conditions such as cold and flu symptoms, bronchitis, allergies, sinus problems, ear infections, and respiratory infections, to name a few.

When you use MDLive, you will only have to pay a \$10 copayment per consultation In-Network and it is not subject to your deductible.

Please contact Excellus about MDLive for more information, including contact information, how to set up an account and how to request a consultation, or please visit [ExcellusBCBS.com/Telemedicine](https://www.excellusbcbs.com/telemedicine) to learn more.

Other telephonic visits, other than MDLive, will be covered consistent with office visits in accordance with the Plan terms.

Additional information about COVID-19 that can be helpful to you and your family can be found from the Centers for Disease Control and Prevention (CDC). It is important to make sure you are getting your information from a reputable source such as <https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>.

As always, if you have any questions regarding these benefit modifications, please contact the Fund Office at (585) 424-3510 or (800) 288-0782.

Sincerely,

The Board of Trustees

Plan Sponsor: Iron Workers District Council of Western New York and Vicinity Welfare Fund
Sponsor's EIN: 16-0776208
Plan Number: 501
Plan Year: July 1st to June 30th

You should keep this Notice together with your Summary Plan Description at all times. The two documents should be read together for an accurate depiction of your current health plan benefits. If you have any questions, contact the Fund Office.

The Board of Trustees or its duly authorized designee, reserves the right, in its sole and absolute discretion, to amend, modify or terminate the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason, in accordance with the applicable amendment procedures established under the Plan and the Agreement and Declaration of Trust establishing the Plan (the "Trust Agreement").

No individual other than the Board of Trustees (or its duly authorized designee) has any authority to interpret the plan documents, make any promises to you about benefits under the Plan, or to change any provision of the Plan. Only the Board of Trustees (or its duly authorized designee) has the exclusive right and power, in its sole and absolute discretion, to interpret the terms of the Plan and decide all matters arising under the Plan.