



SAN DIEGO  
ELECTRICAL HEALTH & WELFARE TRUST

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VISIT [www.569trusts.org](http://www.569trusts.org)



April 3, 2020

TO: All Plan A & Plan B Participants of the San Diego Electrical Health & Welfare Trust excluding Retirees

FROM: H&W Board of Trustees

RE: **APRIL 2020 & MAY 2020 INSURANCE COVERAGE/TRUST OFFICE UPDATE**

Due to COVID-19, the H&W Board of Trustees has agreed to implement the following procedures for all Plan A and Plan B Participants to maintain their insurance coverage through this difficult period:

**Bargaining Employees excluding Retirees:**

All Bargaining Employees (excluding Retirees) covered for March 2020 will maintain insurance coverage through May 2020 based upon the following order:

1. Hours Worked for January (April 2020 Coverage) and Hours worked for February (May 2020 Coverage).
2. Reserve Hours will be applied to any remaining shortfall for the corresponding month of coverage.
3. If Hours worked plus Reserve Hours are still short, the Trust will give the remaining hours necessary to maintain the coverage to the corresponding month.\*

\*Bargaining Employees (excluding Retirees) who already made a Direct-Payment to maintain coverage for April 2020 will be sent a refund.

**Non-Bargaining Employees:**

All Non-Bargaining Employees who are considered furloughed by their Employer will continue to maintain insurance coverage through the corresponding month for which hours were reported and paid. If the last hours reported and paid were for February 2020, then coverage would continue through May 2020. If March 2020 hours are reported and paid, then coverage would continue through June 2020. Employers will

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submit a list of their furloughed employees. All other Non-Bargaining Employees who are not furloughed but considered terminated will lose coverage immediately per the Plan Document. COBRA notices will be sent to terminated employees to maintain coverage.

The H&W Board of Trustees will continue to monitor the situation and will make decisions going forward based upon facts and circumstances at the time.

### **Trust Office Update:**

Due to COVID-19, the State of California mandate to “Stay-At-Home”, as well as for safety reasons and in order to provide continuous service to our Participants, the San Diego Electrical Trust Office closed our doors to walk-in members on March 17, 2020. We have installed a mailbox/lockbox outside the main Trust Office door for Participants to drop off forms during and after Trust Office hours. The mailbox/lockbox is checked multiple times during the day. Most forms can now be completed online through the Trust’s website at [www.569trusts.org](http://www.569trusts.org). The Trust Office will remain closed to walk-in members until May 1, 2020. This date is subject to change as we are handling this on a day-to-day basis.

As an essential business under the definition issued by the State of California, our goal is to remain open and accessible to Participants by phone, mail and email. Like the emergency room, we are placing issues on a priority level scale. I personally ask that you please be patient with Trust Office Staff who continue to work daily and serve Participants as quickly as possible. You can always call me (Administrative Manager Matt Morfoot) directly at (858)569-6322 x335 or alternatively at (858)987-3155. I ask that you please leave a message if I don’t answer as I am extremely busy during this time. I promise to return your message as soon as possible. Thank you all for your patience and understanding during this time. In the meantime, please follow the precautionary guidelines provided by the Center for Disease Control ([www.cdc.gov](http://www.cdc.gov)) as well as the World Health Organization ([www.who.int](http://www.who.int)).

If you have any general questions, please contact the Trust Office at 858-569-6322 (x310). For claims inquiries please call 858-569-6322 (x702).

Thank you.