



SAN DIEGO
ELECTRICAL HEALTH & WELFARE TRUST

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April 20, 2020

TO: All Plan A & Plan B Participants of the San Diego Electrical H&W Trust
FROM: Board of Trustees
RE: Summary of Material Modification – **COVID-19 BENEFIT CHANGES**

Please be advised of the following benefit changes effective March 1, 2020 due to COVID 19:

1. **Eligibility.**

Bargaining Employees excluding Retirees:

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

- A. Hours reported for January (April 2020 Coverage) and hours reported for February (May 2020 Coverage); and
- B. Reserve Account hours will be applied to any remaining shortfall for the corresponding month of coverage; and
- C. If Hours reported plus Reserve Account hours are not sufficient to maintain coverage, the Trust will give the remaining hours necessary to maintain the coverage to the corresponding month.

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

Non-Bargaining Employees:

All Non-Bargaining Employees who are furloughed by their Employer will continue to maintain insurance coverage through the corresponding month for which hours were last 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

2. **Telemedicine**- there are no co-pays for telemedicine visits and on-line visits obtained from a PPO Provider.
3. **COVID-19 testing**- there are no co-pays, deductibles or cost-share for COVID-19 testing obtained from a PPO Provider or Non-PPO Provider.
4. **COVID-19 treatment**- there are no co-pays, deductibles or cost-share for COVID-19 treatment obtained from a PPO Provider.
5. **Prescription Drug Refills**- Refills to soon limitation on maintenance medications will not apply during the COVID-19 national emergency.

Should there be any questions relative to any of the above Plan changes please contact the Trust Office (x-310).

Thank you.