

TEAMSTERS LOCAL 639 – EMPLOYERS PENSION FUND

401(h) RETIREE MEDICAL PLAN

Teamsters Local 639 Center

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Date: October 19, 2020

To: ALL PARTICIPANTS
TEAMSTERS LOCAL 639-EMPLOYERS PENSION TRUST FUND
401(h) RETIREE MEDICAL PLAN

From: The Board of Trustees of the Teamsters Local 639 - Employers Pension
Trust Fund 401(h) Retiree Medical Plan

Subject: Notice of Plan Changes Regarding Telehealth Visits

Dear Participant:

This Notice announces changes to the Plan's coverage for telehealth visits.

Please read this document carefully and keep it in a safe place.

The Trustees of the Teamsters Local 639 – Employers Pension Trust Fund 401(h) Retiree Medical Plan (the “Plan”) understand that since the beginning of the Coronavirus 2019 (“COVID-19”) outbreak many of you have taken precautions to reduce your exposure and contact with others, including your own health care providers. We want to ensure that you and your families continue to have access to health care and information during this critical period. As a result,

Effective November 1, 2020 and continuing through June 30, 2021, the Fund has taken the following actions:

For Non-Medicare Retirees and Non-Medicare Spouses

- **Telehealth benefits (video and audio visits) are continued for IN-NETWORK PROVIDERS ONLY** – The Plan will continue coverage for charges for medically necessary telehealth visits for **in-network providers only**. These charges will be processed in the same way as an in-person visit would be. The normal participant cost sharing (deductibles and co-insurance rates) for in-network providers will apply. The Fund will **not** accept or process any claims for telehealth visits from out-of-network providers incurred after October 31, 2020, except for telehealth visits for COVID-19 testing which continue to be covered at 100% with no cost sharing for both in-network and out-of-network providers through the emergency period as required by the Families First

Coronavirus Response Act. The Fund will continue to cover the costs of medically necessary diagnostic tests, items and services incurred in connection with a telehealth visit (including the visit) that results in an order for, or administration of, a COVID-19 test with no participant cost sharing through the emergency period. Notwithstanding this temporary coverage for COVID-19 related claims, you and your spouse are always urged to use an in-network provider.

For Medicare Retirees and Medicare Spouses

- As the Plan operates as a supplement to Medicare's coverage for you, the Plan covers the medical services that Medicare deems to be "covered services," but for which Medicare does not pay because of applicable Medicare Deductibles and Co-Payments. It is our understanding that Medicare is temporarily covering all telehealth visits. As a result, the Plan will supplement your covered telehealth Medicare services as long as those services are provided by Medicare. You should visit <https://medicare.gov/medicare-coronavirus> for more information.

If you have any questions about this notice, your health benefits or eligibility, you can contact the Fund Office at (202) 636-8181 or toll free at (800) 983-2699. Currently, assistance is only available by telephone. Walk-in or in-person service is not available at this time.

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