

TEAMSTERS LOCAL 639 – EMPLOYERS HEALTH FUND

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Date: April 20, 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

Subject: Notice of Expanded Covered for Telehealth Visits

Dear Participant:

This Notice announces changes to the Fund's coverage for telehealth visits effective March 18, 2020 through August 31, 2020.

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

We understand that many healthcare providers have reduced their in-person office visits and are attempting to treat patients via video and audio consultations. Consequently, the Trustees of the Teamsters Local 639 – Employers Pension Trust 401(h) Retiree Medical Plan (the "Plan") have expanded the terms of the Plan's plan of benefits to temporarily provide coverage for telehealth visits as follows:

For Non-Medicare Retirees and Non-Medicare Spouses

The Plan will now cover telehealth visits for all covered conditions, not just those related to COVID-19 testing. Specifically, for the period March 18, 2020 through August 31, 2020:

- Charges for telehealth visits will be processed in the same way as an in-person visit would be;
- Charges for telehealth visits will be processed at the normal participant cost sharing (deductibles and coinsurance) rates for both in-network and out-of-network providers, except for telehealth visits for COVID-19 testing which are covered at 100% with no cost sharing as explained in our previous notice to you dated March 27, 2020;
- Telehealth coverage is available for both video and audio consultations with your provider;

- The regular Plan rules still apply; for example, charges for these telehealth visits must be for a Covered Expense, Medically Necessary, and provided by a covered health professional.

For Medicare Retirees and Medicare Spouses

Because 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. As we stated in our last notice to you, Medicare had already made certain temporary changes to its list of "covered services" including expanding telehealth coverage. As a result, the Plan will cover your Medicare deductibles and copayments for covered telehealth Medicare services as long as those services are provided by Medicare.

We are closely monitoring this fast-moving situation and will continue to adapt and keep you informed as best we can. The Plan changes covered in this announcement will remain in effect through August 31, 2020 and may be extended.

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