

Teamsters Local Union 966 Health Fund

**7130 Columbia Gateway Dr., Suite A
Columbia, MD 21046**

Phone: 888-490-8800

Fax: 410-872-1275

SUMMARY OF MATERIAL MODIFICATIONS – March 2020 Coronavirus Disease (COVID-19)

Dear Participant:

This notice, referred to as a Summary of Material Modifications (SMM), announces **temporary** changes to your plan of benefits in response to the current Coronavirus Disease (COVID-19) public health emergency.

To ensure that participants are protected during this difficult time, the Board of Trustees of the Teamsters Local 966 Health Fund have adopted the following changes to the Local 966 Health Fund. Please take the time to read this carefully and share it with your family. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

COVID-19 Testing

Effective March 18, 2020, the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) in and out of network and with no requirement of prior authorization:

- in vitro diagnostic tests for the detection of SARS-CoV-2 or the diagnosis of COVID-19 that are approved by the FDA (or other means of approval, as may be required by law to cover), and the administration of such diagnostic products; and
- items and services furnished to a Participant or Dependent during health care provider office visits (including telehealth visits), urgent care center visits, and emergency room visits that result in an order for, or administration of, a diagnosis product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

For non-network providers, the amount payable will be limited to the charges allowed under applicable federal law.

Period of Temporary Coverage

This change is effective until either the national emergency declared by the President or the public health emergency declared by the Secretary of the U.S. Department of Health and Human Services is lifted.

The Trustees are treating this public health threat with the utmost urgency and will continue to respond accordingly to ensure that all impacted individuals have access to the care they require. In the meantime, the Trustees encourage all participants to take all possible precautionary measures recommended by the Centers for Disease Control (CDC) to protect themselves and their families. As always, if you have any questions regarding this notice, or the benefits offered by the Fund, please feel free to contact the Fund Office at 888-490-8800.

Please stay safe, strong and healthy.

Sincerely,

The Board of Trustees