

A message from the Trustees to Participants, Dependents, and Beneficiaries of the NECA-IBEW Welfare Trust Fund and the NECA-IBEW Pension Trust Fund in response to the Coronavirus (COVID-19) crisis:

March 13, 2020, updated March 23, 2020, updated April 1, 2020

In this continued time of national stress due to the outbreak of COVID-19, the continuity of your benefits and protection of the assets of the Funds remain of the utmost importance to the Trustees and Fund Office staff. Our organizations continue to balance Participant needs and governmental directives throughout the situation. As a Participant, Dependent, or Beneficiary of either Fund, we want you to continue to be updated on our responses to the COVID-19-related issues as those responses relate to your benefits and Fund Office operations. Please keep reading below on each topic.

Welfare Fund Coverage and Eligibility

Regarding testing for COVID-19, effective March 18, 2020, the Fund will cover such testing and testing-related expenses (including telehealth visits related to testing) at 100% with no member cost sharing.

Regarding treatment for COVID-19 the Fund will cover any and all FDA-approved, medically necessary, "standard of care" treatment (physician, hospital, emergency), supplies, and/or drugs prescribed for this condition as we would be with any other sickness, subject to standard plan rules (deductible, office copays, coinsurance, etc.).

Regarding vaccinations for COVID-19, to date there is no known vaccination. If vaccinations for COVID-19 become available and FDA-approved, they will be covered under the medical benefit, subject to standard plan rules (deductible, office copays, coinsurance, etc.).

*Regarding the weekly income (short term disability) benefit as it relates to Participants who may be quarantined because of COVID-19 – the Fund would rely on the Plan provisions to decide on any claim for weekly income (short term disability) benefits. Each case and claim would be reviewed based on its own facts and circumstances. However, generally speaking, if someone was diagnosed with COVID-19, or any other significant sickness for that matter, where it was medically necessary that they were unable to work **and under a Physician's care**, they would qualify for the Fund's weekly income (short term disability) benefit. For a claim of weekly income benefits to be approved, the Fund Office would substantiate each claim with that member's Physician in accord with Plan provisions.

*The scenario provided in the above paragraph is for general information only and is not indicative that any specific claim for weekly income benefits will be approved. Weekly income benefits pertain only to Participants with eligibility in the Base Plan. NECA-IBEW Welfare Trust Fund Plan Documents are the final governing authority on benefit determinations.

Regarding eligibility, the Welfare Fund's current eligibility provisions remain in place. This generally means that eligibility will end if any Participant exhausts his/her hour bank and does not elect COBRA. There are certain exceptions which may result in eligibility "freezes." Please refer to your SPD, the Fund's Plan Document, or contact customer service for specific questions on eligibility.

Welfare Fund Telehealth and Virtual Visits Coverage

Effective March 18, 2020, the Fund will be covering telehealth visits related to COVID-19 testing at 100% with no member cost sharing.

Since 2018, the Fund has covered telehealth and virtual visits for mental and behavioral health services. Considering the current situation surrounding the COVID-19 outbreak, effective March 19, 2020 through December 31, 2020, the Fund will now also cover telehealth and virtual visits for medical services. Telehealth and virtual visit services not related to COVID-19 testing will be subject to standard plan rules (deductible, office copays, coinsurance, etc.).

Effective April 1, 2020, the Fund has a Virtual Visits benefit with MDLIVE. Participants should have received complete information on this benefit. If you need more information on the MDLIVE benefit, please visit <https://www.neca-ibew.org/Documents-and-Forms> then select “Welfare Summary Material Modifications” then select the “MDLIVE” document. Services provided through MDLIVE will be covered at 100% with no member cost sharing. *NOTE: MDLIVE has a mandatory guided process of action for patients who present to a virtual visit with specific criteria for having contracted the coronavirus, which includes an ER referral and notification to the patient’s local health department.*

Wellness Power Program Impact

Due to the Covid-19 outbreak, LabCorp facilities are not available for biometric screenings at this time. The Fund’s wellness and disease management partner, Telligen, will have information on the Fund’s wellness website, <https://necaibew.totalwellbeinglife.com/> which will let you know when that option for screening becomes available again.

Additionally, all onsite biometric screening events are postponed indefinitely.

Physician Fax Forms are still an option to complete your biometric screening; however, please note that standard Fund coverage provisions, like deductibles and coinsurance, apply to physicals conducted with claims submitted by your physician. Physician forms are located on the “How It Works” page of the wellness website.

Prescription Drugs

As of March 11, 2020, CVS/Caremark indicated no known disruptions to supply chains related to their ability to fill retail or mail-order prescriptions. There is a shortage of one drug, however, the FDA has not disclosed what that drug is. The Fund Office expects to be notified if a complete drug shortage for a product is anticipated or occurs due to the COVID-19 outbreak. Such notification would include recommended steps to care for affected Plan Participants or Dependents. CVS has also instituted home delivery to their pharmacy customers and early-refill waivers for maintenance medications. Please see the attached document for more information.

Investments and Finances

The Trustees of both Funds, along with the Funds' professional service providers, are keeping close track of financial markets and potential responses to the sudden economic downturn as a result of the COVID-19 outbreak. While there have been recent losses on Fund investments, we are committed to the long-term stability of the Funds and their ability to provide consistent benefits into the future. Accordingly, any decisions which may be made by the Trustees related to the finances of the Funds will be made with these principles in mind.

Fund Office Operations

Effective March 25, 2020, the Fund Office is closed to walk-in visits. Under Illinois Executive Orders 2020-10 and 2020-18, Fund Office operations and employees are considered critical or essential services/workers. To maintain adequate social distancing, effective April 1, 2020, the Fund Office is running two shifts. While office operations and Fund business continuity are being adequately maintained, voicemails and return calls may need to be used for certain extensions or sub-departments.

Staff will continue to be prepared with information to answer questions from Participants, Dependents, and providers regarding coverage of COVID-19-related services and supplies. Persons with questions on any topic are encouraged to contact the Fund Office customer service at 1-800-765-4239, option #6. Customer service is being maintained from 7:00 am-4:30 pm Central Time, Monday through Friday. You can also email info@neca-ibew.org for general questions (please do not email your protected health information).

Yours Very Truly,

Board of Trustees

NECA-IBEW Welfare Trust Fund

Board of Trustees

NECA-IBEW Pension Trust Fund

