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March 25, 2020

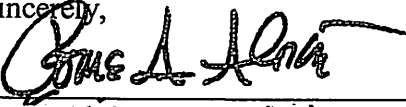
YOUR TBT HEALTH PLAN AND CORONAVIRUS:


We have attached a notice regarding how TBT will pay for testing of Covid-19 (“Coronavirus”) – Please read it and call the Trust with any questions. It says that if a doctor orders that you or a family need to be tested for Covid-19, TBT will pay for the test in full. If you then need to be treated, TBT will cover your treatment according to the terms of the Plan. A few things to remember:

- Before seeing a doctor, pay attention to whether you are enrolled in Kaiser, the UHC HMO or the Anthem Blue Cross PPO Network.
- If you are enrolled in the Anthem Blue Cross Network and need to be tested or treated, make sure your doctor and hospital are in the Anthem Blue Cross Network.
- You can avoid the drive to a crowded hospital ER and the long wait by using “telemedicine” – talking to a doctor on your computer or smart phone. If you are in Kaiser use its “Telehealth,” for UnitedHealth Care use its “Virtual Visit” program, and for Anthem Blue Cross, enroll in “Live Health Online” at livehealthonline.com
- Compliance with Governor Newsom’s “Shelter in Place” Order is no joke: Other than work, don’t leave your home, exposing yourself to contagion, unless absolutely necessary. And when you do go out, keep at least 6 feet away from others.
- People with heart or lung conditions, compromised immune systems and diabetes need to be particularly careful, as does anyone age 65 or older.

This pandemic is a challenge for everyone and TBT is here when and if you need us.

Sincerely,


Rome Aloise, Union Co-Chair


Keith Fleming, Employer Co-Chair

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**TEAMSTERS
BENEFIT
TRUST**

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PLAN CHANGE NOTICE

Summary of Material Modifications

Coverage of Testing for Covid-19 (“Coronavirus”)

RETAIN WITH YOUR BENEFIT PACKAGE FOR FUTURE REFERENCE

March 25, 2020

To: All Teamsters Benefit Trust Participants, Covered Dependents and COBRA Participants
From: The Board of Trustees
Re: ***Testing for Covid-19 (Coronavirus) and “telemedicine” Effective Immediately***

The federal government has determined that Covid-19 (also often called “Coronavirus”) is a public health emergency requiring new rules for group health plan coverage. This notice describes those changes for your TBT Plan if you are enrolled in the “self-insured” Anthem Blue Cross medical option. If you are enrolled in the Kaiser or UHC HMO, Kaiser or UHC will contact you about their Covid-19 testing coverage.

TESTING OF COVID – WHAT IS COVERED?

Effective immediately, the Plan will cover diagnostic tests to detect the virus that are approved or authorized by the federal Food & Drug Administration (FDA), including the test for Covid-19 itself. **Items and services furnished during provider office visits (whether in-person or via video “telemedicine” or “telehealth”), urgent care visits and emergency room visits at an Anthem Blue Cross PPO NETWORK hospital, clinic or doctor’s office are covered at 100% of billed charges (without application of the Plan deductible or cost sharing) to the extent such items or services relate to the furnishing or administration of the test or the evaluation of whether you need the test.**

Normally, non-PPO Network claims are paid at a rate lower than in-Network PPO claims; however, if you are tested for Covid-19 at a non-PPO hospital, clinic, or doctor’s office the test and related exam will be covered at 100% of Usual, Reasonable and Customary charges (without application of the plan deductible or cost sharing). Items and services furnished during provider office visits (whether in-person or via “telehealth”), urgent care visits and emergency room visits are covered to the extent such items or services relate to the furnishing or administration of the test or the evaluation of whether you need the test. If you are *treated* for Covid-19, the usual TBT deductible and out-of-pocket maximum applies.

WHAT IS THE TESTING HERE?

Until Covid-19 tests are more widely available, “testing” for Covid-19 generally means that before a doctor will order a Covid-19 test they will evaluate you and, based on your symptoms, perhaps require an MRI and other exams *before* deciding if you need to be tested for Covid-19. If after conducting these screening tests your treating physician concludes that you do not need the Covid-19 test, the screening test will be covered as described above.

WHAT IS TELEMEDICINE?

“Telemedicine” is talking to a doctor or other health professional by video on a computer or a smartphone. For many health issues where you can responsibly choose between a video call and going to the hospital, telemedicine may address your needs without having to deal with the crowds or waiting times at a hospital Emergency Room. This is especially true now, when “shelter in place” orders for Covid-19 are in force. Kaiser members have “Telehealth” services and UHC members have “Virtual Visit”. **As a TBT participant or dependent enrolled in the Anthem Blue Cross plans you can use the Anthem Blue Cross “LiveHealth Online” telemedicine program. To use LiveHealth Online you need to enroll (at no cost to you) at livehealthonline.com.** Your TBT Plan will pay the full cost of your use of LiveHealth Online; no deductible, no copayment.

If you have questions about this notice, phone the TBT Plan Administration Office at (800) 533-0119 and ask for Shenale Cross, Elena Varela, Elsa Malonzo or Andrew Nalus.

This Notice is intended to amend all TBT documents, notices and correspondence, including (but not limited to) the Guide To Your Benefits and Summary of Coverage.

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the *Guide To Your Benefits*. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason.

Si usted gustaría una copia de este documento en español, favor de contactar la oficina de administración de Teamsters Benefit Trust.

“GRANDFATHERED” PLAN (Not Applicable to Non-Grandfathered Plans V-A and VI)

Because your Teamsters Benefit Trust is a “grandfathered health plan,” we are required by law to provide this notice to you: The Teamsters Benefit Trust believes your Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Trust Fund Office at 1-800-528-4357. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans. R:\TBT -ASPD -\Summary Of Material Modifications\COVID-19\SMM - COVID-19 Coverage of Testing and Telemedicine.docx