

ALASKA LABORERS TRUST FUNDS

Alaska Laborers-Construction Industry Health and Security Plan

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Administered by
Welfare & Pension Administration Service, Inc.

March 17, 2020

**To: All Eligible Plan Participants and Dependents of the
Alaska Laborers-Construction Industry Health and Security Fund**

RE: Response to Coronavirus (COVID-19) Outbreak

This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.

The world, as well as the United States is presently experiencing an outbreak of Coronavirus, known as COVID-19. You may have also heard that some states are issuing emergency orders requiring all insured health plans to take certain steps to cover services related to COVID-19 testing. Even though this Plan is not required to comply with the emergency order, the Board of Trustees of the Alaska Laborers-Construction Industry Health and Security Fund (“the Plan”) is closely monitoring governmental recommendations and mandates.

In response to the Coronavirus Outbreak effective March 1, 2020 the Board of Trustees has adopted the following changes to the Plan’s Medical and Prescription Drug Benefits which will stay in effect until the COVID-19 emergency orders are lifted:

- The Trust will temporarily waive any out-of-pocket costs associated with diagnostic testing for COVID-19 for both PPO and non-PPO providers. At this time, the waiver only applies to the test. For those testing positive, treatment of COVID-19 will still be subject to applicable cost sharing and PPO/non-PPO benefits depending on the provider’s status.
- Crisis Response Lines and 24/7 access to the Aetna Nurse Medical Line are available to all participants at 1-800-556-1555.
- CVS/Caremark is **temporarily relaxing refill-too-soon guidelines** on 30-day maintenance medications at any in-network pharmacy. You are encouraged to keep at least a 30-day supply of prescription medication at hand. You may also choose to use mail order to receive delivery of your medications at home.

Active participants, Non-Medicare Retirees and their eligible dependents have access to **Teladoc** for 24/7 care via telephone at 1 (800) 835-2362 or video chat at no cost to you. A Teladoc doctor can discuss any symptoms you are having and help determine the right treatment or next steps, including providing a prescription if appropriate. Please visit Teladoc.com for more details.

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The Coalition Health Center can help. If you have respiratory symptoms, please call the clinic before coming in. Coalition Health Center team members will do a pre-screening related to travel, exposure and symptoms and determine your care plan. Based on the answers to the screening questions you will be advised to stay home and self-isolate or come into the clinic for evaluation and possible testing. Anyone presenting for medical services with respiratory symptoms will be required to wear a mask and gloves at minimum. This approach will allow us to protect you, other patients in the waiting areas and the medical team. In Anchorage, call 907-264-1370. In Fairbanks, call 907-450-3300.

Alaska Regional Hospital is fully prepared to meet the needs of its patients. If you have question about COVID-19, you may call the Alaska 2-1-1 hotline (800-478-2221 if you live in an area without the 2-1-1 line). If you are seriously ill, go to the emergency department. If you have a cough, fever, or shortness of breath, you will be asked to wear a mask immediately upon arrival.

The best way to protect yourself and others is to avoid being exposed to this virus.

- **Clean your hands often.** Wash your hands with soap and water for at least 20 seconds, especially after being in a public place or after blowing your nose, coughing, or sneezing.
- **Avoid close contact with other people.**
- **Stay home if you are sick.**
- Older adults and people who have severe chronic medical conditions (like heart or lung disease or diabetes) may be at higher risk for developing more serious complications from COVID-19. Please talk with your health care provider about additional steps you may take to protect yourself.

If you have any questions regarding the contents described in this notice, please contact the Administration Office at (855) 815-2323, option 2. Please also reference the trust website, www.aklaborerstrust.com, for additional notices.

If you have questions about your prescription drug benefits, please contact Caremark Customer Service at (866) 818-6911.

Board of Trustees
Alaska Laborers-Construction Industry Health and Security Fund