

# COVID-19 BULLETIN

April 7, 2020

**VISITOR NOTICE:** Due to the recent order by Governor J.B. Pritzker, and to limit the risk of infection to our staff, our participants, and their families, the Fund Office will remain closed to participants through April 30, 2020 or the duration of the Governor's shelter-in-place order. We are able to assist you by telephone at (847) 742-0900, and appreciate your understanding.

## **BENEFIT COVERAGE:**

- On March 18, 2020, the President signed the Families First Coronavirus Response Act into law designed to help Americans affected by the coronavirus outbreak. The Act requires health plans to cover certain services in regard to the coronavirus (COVID-19). The following benefit coverage changes are effective immediately:
  - FDA approved COVID-19 diagnostic testing products, including items and services associated with a provider visit (office, urgent care and emergency room) that relates to the evaluation, are covered at 100% without deductible, coinsurance or copays to participants and dependents.
  - There is no prior authorization required.
  - Telehealth services related to the screening for COVID-19 are a covered benefit when offered by providers.

After diagnosis, follow-up care is covered under the normal plan benefit level.

- Effective March 18, 2020, the Trustees amended the plan of benefits to include telemedicine/telehealth visits for non-COVID-19 conditions where in-person office visits are not available. The benefit will be covered at normal cost sharing (deductibles and coinsurance applicable). This will allow video and audio visits with your in-network PPO-provider in real time on your smart phone, i-Pad, tablet, or computer. This benefit will sunset effective December 31, 2020.

**CVS PHARMACY:** CVS will approve one-time emergency refills of a 30-day supply of medication during this event. Also, CVS Pharmacy will waive charges for home delivery of prescription medication in an effort to encourage individuals at higher risk for COVID-19 complications to stay home as much as possible. Certain restrictions apply. Visit [www.info.caremark.com/covid-19](http://www.info.caremark.com/covid-19) for additional details.

**SUPPORT IN COPING:** Please be reminded that Employee Resource Systems, Inc. is available to support you as you cope with these uncertain times. They are available 24/7/365 at (800) 292-2780 or [www.ers-eap.com](http://www.ers-eap.com).

**CENTER FOR DISEASE CONTROL AND PREVENTION (CDC):** The CDC website has an abundance of information relating to COVID-19 such as frequently asked questions & answers, symptoms and testing, and guidance to keep people safe. Visit [www.cdc.gov/coronavirus](http://www.cdc.gov/coronavirus).

**Please visit our website for updates on benefit information and Fund Office hours.  
We wish you and your family well!**

### **Statement of Grandfathered Plan Status**

The Fox Valley Laborers Health and Welfare Fund believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (PPACA). As permitted by PPACA, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of PPACA 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 PPACA, 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 Plan Administrator at 1-847-742-0900. 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans