

NORTHWEST PLUMBING AND PIPEFITTING INDUSTRY HEALTH, WELFARE AND VACATION TRUST

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Administered by
Welfare & Pension Administration Service, Inc.

April 24, 2020

**TO: All Eligible Participants of the
Northwest Plumbing and Pipefitting Industry Health, Welfare, and Vacation Trust**

**RE: Temporary Benefit Changes effective March 1, 2020
Teladoc Telemedicine Services effective April 20, 2020**

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.

Temporary Changes

Effective March 1, 2020, exclusion 46 listed under the Medical Benefits Exclusion section of the Summary Plan Description is temporarily waived until the COVID-19 emergency order is lifted. The temporary waiver will allow coverage for telephonic or other virtual care subject to deductible and coinsurance benefits as follows:

1. For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) to be covered, the telehealth/telemedicine consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
2. Reimburse up to the allowed amount, for use of a telemedicine service such as Teladoc (or regional service for example VIA Virginia Mason or Providence) for which member paid out of pocket for services. Deductible and coinsurance will apply.
3. Reimburse at 100% of the allowed amount all telephone or audio/video visits related to COVID-19 testing.

Teladoc Telemedicine Services

The Board of Trustees has added a new benefit for Actives and Non-Medicare Retiree participants starting **April 20, 2020** that provides telephone or video access to a doctor through Teladoc. Teladoc provides 24/7 access to a board certified, licensed family practice doctor or pediatrician via phone or video without leaving your home. Teladoc is not a substitute for a primary care doctor, but can be used to diagnose and treat acute, non-emergent medical issues that may arise such as:

Cold and flu	Bronchitis
Sore throat	UTI
Rashes	Fever
Allergies	Asthma
Headaches	And much more!

Teladoc doctors can also write short term prescriptions and will send the script electronically to the pharmacy of your choice. After the visit, at your request, the doctor will send electronic chart notes to your primary care doctor.

Visits with Teladoc will be **covered in full** by the Trust and you do not have to satisfy your deductible. You will receive more information about this benefit from Premiera including instructions on how to register with Teladoc.

If you have questions regarding the changes described in this notice, contact the Administration Office at (866) 417-4240, option 1.

Board of Trustees

Northwest Plumbing and Pipefitting Industry Health, Welfare, and Vacation Trust

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