SUMMARY OF MATERIAL MODIFICATIONS

IMPORTANT NOTICE

Date: May 29, 2020

To: Participants in the OPEIU Locals 30 & 537 Health and Welfare Plan

Re: Major Medical (PPO) Plan Participants - Plan Coverage Changes and Notifications Related to COVID-19

The Board of Trustees understand that many of you have concerns regarding COVID-19. The Trustees have implemented the following changes during this critical period:

**Interim COVID-19 Benefit – Major Medical Participants (PPO)**

Cost sharing is waived for COVID-19 testing and related provider visits – This means that there will be no copays, coinsurance or deductible applied to physician-ordered diagnostic tests for COVID-19 and related medical provider visits for COVID-19 screening at doctor’s office, telemedicine visit, urgent care, etc. Out of network, physician-ordered diagnostic tests for COVID-19 and related medical provider visits for COVID-19 screening will be reimbursed in accordance with the applicable law, but the Trust encourages you to always use network providers when possible.

This waiver of cost sharing applies to items and services that were furnished on or after March 18, 2020 and continues to apply for the duration of the COVID-19 public health emergency. Unless it is extended or terminated early, the current COVID-19 public health emergency is set to expire on July 25, 2020.

If a member is diagnosed with COVID-19, all treatment including but not limited to hospital, transportation and pharmacy services will be covered in accordance with the terms and conditions of the Plan.

**Reminder: Teledoc Services Available through Aetna**

Effective June 1, 2020, Teledoc visits are offered at $0 copay!
Did you know that as a participant in the Major Medical Plan/Aetna PPO Plan, you have access 24 hours a day, 7 days a week, to a board-certified physician visit through the convenience of phone, video, or mobile app? Teledoc physicians can treat conditions such as cold & flu symptoms, sinus problems, skin problems, etc., and when medically necessary can write prescriptions to the pharmacy of your choice.

Aetna Teladoc – Set up your account by visiting [www.teladoc/aetna](http://www.teladoc/aetna) or by calling 1-855-TELADOC (1-855-835-2362), and start enjoying $0 copay doctor visits!
Express Scripts Pharmacy Vaccine Program – Major Medical Participants (PPO)

To help you stay healthy, participants in the Major Medical Plan (PPO) effective July 1, 2020 can now receive vaccinations conveniently administered at your participating retail pharmacy through your Express Scripts prescription plan. This new program will allow both you and your enrolled dependents to receive vaccinations with a $0 copayment. Before you visit the Pharmacy...

- Make sure the pharmacy you use is part of your Express Scripts participating pharmacy network. If you’re not sure, login to express-scripts.com and click “Find a pharmacy” from the menu under “Prescriptions” to find out. You can also use the Express Scripts mobile app on your digital device to locate a participating pharmacy.
- Call the pharmacy to verify their current vaccination schedule, ask your pharmacist which vaccines are right for you, and check on vaccine availability and age restrictions.
- When You Get to the Pharmacy...
- Be sure to present your prescription member ID card at the time of service.
- Be sure to get your vaccine from the pharmacist at the pharmacy, not from the pharmacy’s on-site clinic.

Express Scripts provides prescription drugs for you and your enrolled dependents. Prescriptions must be filled at pharmacies contracted with Express Scripts. A list of network pharmacies can be found on the Express Scripts Web site at http://www.express-scripts.com. You can also contact Express Scripts by phone at (800) 606-5667.

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So many reasons to use Teladoc®

Teladoc gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video or mobile app visits. It's an affordable option for quality medical care.

1. Talk to a doctor anytime, anywhere you happen to be
2. Receive quality care via phone, video or mobile app
3. Prompt treatment, talk to a doctor in minutes
4. A network of doctors that can treat every member of the family
5. Prescriptions sent to pharmacy of choice if medically necessary
6. Teladoc is less expensive than the ER or urgent care

GET THE CARE YOU NEED

Teladoc doctors can treat many medical conditions, including:
- Cold & flu symptoms
- Allergies
- Pink Eye
- Respiratory infection
- Sinus problems
- Skin problems
- And more!

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.

Talk to a doctor anytime!

Teladoc.com/Aetna
1-855-TELADOC (835-2362)