



International Union of Operating Engineers
Local 132 Trust Office

636 4th Avenue
Huntington, West Virginia 25701-0067
Telephone (304) 525-0482 Toll Free 1-800-642-3525 Facsimile (304) 697-7919

Apprenticeship Fund
Health & Welfare Fund
Pension Fund

Trustees • Charles A. Parker • D.W. "Bud" Daniel, Jr. • John M. Farley, II • William N. Huffman

MESSAGE FROM THE TRUSTEES

The Fund is committed to ensuring your benefits continue to support you and your loved ones during the coronavirus (COVID-19) health emergency. A Summary of Material Modification (SMM) is attached detailing updated benefits for COVID-19 testing as well as important information below for your reference.

We encourage you to follow all local, state and national COVID-19 regulations, and the advice and practice tips offered by medical professionals.

Important Reminders about Your Benefits

Medical Benefits

The Plan covers preventive care at 100% when you go to an in-network provider. If you have been in close contact with someone with COVID-19 or you are a resident in a community where there is ongoing spread of COVID-19 and develop symptoms of COVID-19, call your doctor. Your provider will decide whether you need to be tested and, as the tests become more readily available, it is covered 100%. Keep in mind, there is no treatment for COVID-19 and people who are mildly ill may be able to isolate and care for themselves at home.

You can also use the Fund's telehealth service – LiveHealth Online – for a consultation without leaving your home. Sign up at www.livehealthonline.com and, if using a smartphone, download the app. You will need the Subscriber ID number (including the three letter prefix that is printed on your Anthem ID card).

Prescription Drug Benefits

If possible, utilize Optum's mail order pharmacy to save yourself a trip to the pharmacy. You can do this by logging on to www.optumrx.com to register or call 1-855-295-9140.

Questions About Your Benefits:

The Fund Office is available to answer your questions. Please call us at (304) 525-0482 or 1-800-642-3525.

Sincerely,

The Board of Trustees
IUOE Local 132 Health & Welfare Fund



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IMPORTANT NOTICE CONCERNING CHANGES TO THE IUOE LOCAL 132 HEALTH & WELFARE FUND

This Summary of Material Modification (SMM) is being provided to inform you of important changes to the IUOE Local 132 Health & Welfare Fund to update and clarify the coverage for **COVID-19 testing**. Please take the time to read this notice carefully and keep it with your records. If you have questions regarding these changes, please contact the Fund Office.

Effective March 18, 2020, the Plan covers the following additional benefit:

COVID-19 testing for all participants and dependents covered under the Plan. COVID-19 (also known as the coronavirus) testing will be covered by the Plan with no cost sharing by the participant when medically necessary and appropriate according to the accepted guidelines of the Centers for Disease Control and Prevention and/or your state's Department of Health. The Plan's deductible and co-insurance requirements will not apply to COVID-19 testing or any items and services furnished to individuals during provider office visits (whether in-person or via telehealth), urgent care visits, and emergency room visits and result in an order for, or the administration of, the test described above but only to the extent such items or services relate to the furnishing or administration of the test or the evaluation of whether the person needs the test.

Sincerely,

**The Board of Trustees
IUOE Local 132 Health & Welfare Fund**