

APEA-AFT Health and Welfare Trust

Physical: 7525 SE 24th Street, Suite 200, Mercer Island, WA 98040 • Mailing: PO Box 34203, Seattle, WA 98124
Phone: (206) 441-7574 or (800) 732-1121 • Fax: (206) 505-9727 • Website www.apea-aftrust.com

Administered by
Welfare & Pension Administration Service, Inc.

March 18, 2020

**To: All Eligible Plan Participants and Dependents of the
The APEA-AFT Health & Welfare Trust**

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 APEA-AFT Health & Welfare Trust ("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 and their eligible dependents have access to **Teladoc** for 24/7 care via telephone at (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.

If you have questions 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 have symptoms of COVID-19, please call Teladoc or your regular healthcare provider. If you are seriously ill, go to the emergency department. If you have a cough, fever, or shortness of breath, you may 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 (800) 331-6158, option 0. Please also reference the trust website, apea-aftrust.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
The APEA-AFT Health & Welfare Trust**

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Coronavirus

Frequently Asked Questions

What is coronavirus?

Coronavirus (2019-nCoV) is a respiratory illness caused by a virus that was first identified in China and it is highly contagious. The virus can be similar to the common cold, but some cases are more severe and could potentially be life-threatening.

What are the symptoms?

The most common symptoms are fever, cough, and shortness of breath, but occasionally symptoms are more severe. If you develop these or any flu-like symptoms, contact Teladoc to talk about your symptoms, travel history, and recent contact with anyone who may be infected with the virus.

What is the current risk in the U.S.?

While the risk outside China is currently low, additional cases have been identified in a growing number of other international locations, including the U.S. It is likely that person-to-person spread will continue, so more cases are expected to be identified.

How is coronavirus spread?

The virus can spread from person to person primarily through coughing and sneezing. Washing hands, cleaning commonly touched surfaces, and avoiding sick people are the best ways to prevent the illness from spreading.

How do I know if I'm at risk of contracting coronavirus?

You may be at greater risk if you have recently traveled to regions where there are currently outbreaks of the virus or if you come into contact with someone who has the virus. Symptoms typically appear within 2 to 14 days after exposure.

Is there a vaccine?

There is no vaccine for coronavirus at this time.

What should I do if I think I have coronavirus?

Because it is a virus, there is no cure, but Teladoc doctors can evaluate your risk and help with next steps when necessary. If it is determined that you have a different virus, our doctors can provide support to help relieve your symptoms.

Talk to a doctor 24/7

Visit Teladoc.com/Aetna | Call 1-800-835-2362

Download the app

