

# APEA-AFT Health and Welfare Trust

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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](http://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.

## **Grandfathered Plan Notice**

This Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that this Plan does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan must comply with certain other consumer protections in the Affordable Care Act, 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 Administration Office at 206-441-7574, option 0 or toll free at 800-331-6158, option 0. 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.

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](http://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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