TO:    ALL ACTIVE AND RETIRED INDEMNITY PLAN PARTICIPANTS

FROM: BOARD OF TRUSTEES

RE: ADDITIONAL HEALTH CARE BENEFITS TO ADDRESS COVID-19

The Sheet Metal Workers Local 104 Health Care Plan will WAIVE deductibles and co-payments for COVID-19 testing effective March 1, 2020.

The Board of Trustees approved the following benefits to help you address COVID-19 concerns. Please review the information provided in this notice for the details of each benefit.

1. Waive deductibles and co-payments for medically necessary COVID-19 testing.
2. One-time waiver of the early refill limit on 30-day prescriptions for maintenance medications at in-network pharmacies if you live in a city or county ordered to “shelter in place.”.
3. Implementation of Teladoc, a service for virtual doctor visits, effective May 1, 2020. You will not be charged a co-payment for visits through this service.
4. Temporary change in the eligibility rules for Supplemental Unemployment Benefits (“SUB”) if you are affected by the “shelter at home” order.

Participants covered under the Kaiser Plan will receive separate information regarding their benefits and interim coverage related to COVID-19 from Kaiser.

Interim COVID-19 Benefits

The Board of Trustees of the Sheet Metal Workers Local 104 Health Care Plan (“Plan”) approved interim COVID-19 Benefits, as summarized below.

- Effective March 1, 2020, the COVID-19 benefit improves coverage for testing and related provider visits needed for the test. **If medically necessary, your co-payment will be waived and the annual deductible will not apply.** Services include provider ordered FDA-authorized COVID-19 testing; provider visit for the test, associated lab testing and radiology services in an in-network hospital, emergency or urgent care facility or medical office; follow-up tests and provider
visits for tests. All other treatments and services, including hospitalization costs and prescriptions, continue to be subject to the usual benefit limitations and cost shares.

- **RxAdvance is waiving early refill limits on 30-day prescriptions for maintenance medications at in-network pharmacies if you live in a city or county ordered to “shelter in place.”** This will allow you to keep at least a 30-day emergency supply of your medication at hand. To make sure you have an adequate supply of medications on hand, you may also consider transferring your prescriptions to the Mail Order program for home delivery of a 90-day supply of maintenance medications. For more information on the mail order program, please contact RxAdvance at (800) 974-2931. As a reminder, WellDyneRx will be the prescription drug provider effective April 1, 2020. Your new prescription ID card from WellDyneRx will soon be delivered.

**Teladoc – Virtual Doctor Visits**

- **Effective May 1, 2020,** virtual doctor visits will be available through Teladoc at **no cost to you.** Office visits will be available 24/7 by phone, video or mobile app. Additional information about the program along with a separate ID Card will be mailed to you in April.

**Supplemental Unemployment Benefits and Supplemental Health Care Benefits**

The eligibility rules for Supplemental Unemployment Benefits (“SUB”) has been temporarily changed in response to the “shelter at home” order that has been issued by many of the Bay Area counties. If you are no longer working because of the “shelter at home” order, you will be eligible for SUB benefits if you submit your EDD stub, with a claim effective date of March 16, 2020 or later (or your claim form states that you are receiving EDD because of the “shelter at home” order). A new SUB form is available that simplifies the application process. You can get a copy of the updated form at the Trust Fund website [www.sheet104fringe.org](http://www.sheet104fringe.org) and Sheet Metal Workers Local Union 104’s website at [www.smw104.org](http://www.smw104.org).

To be eligible for Supplemental Health Care Benefits (“SHC”), you will need to submit an EDD check stub that states a first claim date on or after March 16, 2020. If you are currently receiving SHC benefits, nothing will change for you.

If you have questions about your benefits, you may contact the Trust Fund Office by telephone at (925) 208-9994 or (800) 548-1771 or by email at Staff@sheet104fringe.org.
March 2020

IMPORTANT
PLEASE READ

Health Care Reimbursement Account (“HRA”) Funding Notice

Dear Health Care Participant:

For those eligible for the Annual Health Care Reimbursement, funds in the amount of $1,110.31 have been applied to your Benny Card, for 2019 hours and/or eligibility.

Additionally, for those with a balance in your Health Care Reimbursement account in 2019, 1.00% interest has been applied to your Benny Card. The 1.00% is calculated on your average balance for 2019.

IF YOU ARE ELIGIBLE FOR A DISBURSEMENT, IT WILL BE REFLECTED ON THE ENCLOSED MONTHLY STATUS REPORT. The following are the eligibility requirements to receive a HRA disbursement:

For active members to be eligible to receive a disbursement, under HRA rules, you need a minimum of 870 hours contributed on your behalf to the Sheet Metal Workers Local 104 Health Care Plan, pooled HRA account, during the 2019 calendar year.

For retired members to be eligible to receive a disbursement, under HRA rules, you are required to have participated in the Sheet Metal Workers Local 104 Health Care Plan during the 2019 calendar year and you continue to participate.

For participants who retired during the 2019 calendar year, under HRA rules, you are also eligible for a disbursement with a combination of contributions to the Sheet Metal Workers Local 104 Health Care Plan, pooled HRA account, as an active member and you continue Health Care coverage as a retiree.

This document has been uploaded and is available on the participant website at www.sheet104fringe.org.
Protect yourself and your family from COVID-19

In response to COVID-19 outbreak, for a limited time, member copays will be waived for any Teladoc general medical visit by phone or video for any condition.

COVID-19 is a respiratory illness caused by a coronavirus that was first identified in China. It is contagious and includes symptoms like fever, cough, and shortness of breath. U.S. health officials have advised that Americans should be prepared for significant disruption due to the COVID-19 outbreak.

1. **Keep it clean**
   Clean your hands with soap and water for 20 seconds after being in public areas, and if you’re around someone who isn’t feeling well. Also, clean frequently touched objects.

2. **Avoid contact with sick people**
   Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of the coronavirus. And if you get sick, stay home to avoid spreading the virus to others.

3. **Contact Teladoc**
   Teladoc doctors can answer questions about the disease, evaluate your risk, and provide support by a phone or video call to help relieve symptoms for affected patients, addressing both physical and mental health needs.

How would you like to talk to a doctor?

- Phone
- Video

Download the Teladoc app today.

Last updated: March 12, 2020

*Made available by Sheet Metal Workers Local 104 Health Care Plan*

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**Talk to a doctor 24/7 for $0***
Call 1-800-TELADOC | Visit Teladoc.com/coronavirus

Download the app

*To confirm if you are eligible to have your member copay waived, log in to your Teladoc account via web or app and request a visit to confirm your cost.
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Coronavirus (COVID-19)  
Frequently Asked Questions

What is coronavirus (COVID-19)?
COVID-19 is a respiratory illness caused by a coronavirus that was first identified in China.

What are the symptoms?
The most common symptoms are fever, cough, and shortness of breath, but occasionally symptoms are more severe. Symptoms typically appear within two to 14 days after exposure.

How is COVID-19 spread?
The virus is airborne and spreads from person to person through coughing and sneezing. You may be at greater risk if you have recently lived in or traveled to regions where there are current outbreaks or if you come into contact with someone who has the virus.

How do I protect myself and my family?
Basic measures to stay healthy include washing your hands frequently, for at least 20 seconds, maintaining social distance, and avoid touching eyes, nose, and mouth. Stay at home if you begin to feel unwell, even with mild symptoms such as headache and slightly runny nose, until you recover. If you have fever, cough, and difficulty breathing, seek medical care. Call ahead before you go to a doctor’s office or emergency room.

What is the current risk in the U.S.?
U.S. health officials have advised that Americans should be prepared for potential disruption due to the COVID-19 outbreak. While the risk of infection remains low, the number of cases identified internationally continues to grow, including in the U.S. It is likely that person-to-person spread will continue. Get the most up-to-date information from the CDC.

How severe is it?
Many cases seem to be mild. But the elderly and those with pre-existing conditions (like heart and lung diseases or diabetes) are especially vulnerable.

What should I do if I think I have COVID-19?
Seek medical care. You should call ahead before you go to a doctor’s office or emergency room. Teladoc doctors can answer questions about the disease, evaluate your risk, and provide support by phone or video to help relieve symptoms for affected patients.

Talk to a doctor 24/7 for free
Call 1-800-TELADOC (835-2362) | Visit Teladoc.com/coronavirus
Download the app
When you need affordable care,
you’ve got Teladoc!

Stretch your healthcare dollars by connecting with Teladoc the next time you’re sick. With Teladoc, you can speak with a U.S. board-certified doctor 24/7 by phone or video for many non-emergency illnesses.

Receive affordable care for:
• Sinus infection
• Flu
• Cough
• Sore throat
• Rash
• Allergy
• Upset stomach
• Nausea and more

Talk to a doctor for free

blueshieldca.com/Teladoc  1-800-TELADOC (835-2362) Download the app
Access to licensed doctors 24/7 by phone or video

Get care when and where you need it through your Sheet Metal Workers Local 104 Health Care Plan. As a member, you have access to Teladoc’s national network of U.S. board-certified physicians, licensed in California. Whenever you need care, Teladoc doctors are available 24/7 by phone or video.

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Get started with Teladoc

1. **Set up account**
   - Visit teladoc.com, complete the required information, and click on Set up account. You can also call Teladoc at 1-800-Teladoc (835-2362) for help.

2. **Provide medical history**
   - Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.
     - **Web:** Log in to teladoc.com and click Update medical history.
     - **Mobile:** Visit Teladoc.com/mobile to download the app.
       - Log in, go to the menu icon on the top left, and click Medical Info.
     - **Phone:** Teladoc can help you complete your medical history over the phone. Call 1-800-Teladoc (835-2362).

3. **Request a consult**
   - Once your account is set up, request a consult anytime you need care.

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Cases of 2019 novel coronavirus, or COVID-19, are now in the United States. Despite this, per the Centers for Disease Control and Prevention (CDC), the immediate health risk from COVID-19 to the general American public is considered low at this time.

It’s still cold and flu season, and the same practices that stop the spread of these common illnesses are recommended:

- Wash your hands often with soap and water for at least 20 seconds.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home if you are sick, except to get medical care.
- Cover mouth and nose when you cough or sneeze. Throw the tissue away and wash your hands.
- Clean and disinfect objects and surfaces you touch.

There is no specific treatment for coronavirus. Most infected people will recover on their own. If you or a family member have traveled recently to an area of risk and have symptoms of respiratory illness, you should call the Kaiser Permanente Appointment and Advice line (see number below) for further instructions.

**It’s important to call us before you come in.** Calling ahead helps us direct you to the most appropriate care, and take precautions to protect other members, patients, and employees.

- Appointment and Advice Line: 1-800 731-4661.
- Visit the CDC website at [https://www.cdc.gov/coronavirus/about/](https://www.cdc.gov/coronavirus/about/) for the latest coronavirus information.