IMPORTANT NOTICE

Dear Participants:

The Board of Trustees (“Trustees”) of the Pipe Fitters’ Welfare Fund, Local 597 (“Welfare Fund”) has made emergency improvements to the Welfare Plan to address the recent coronavirus (“COVID-19”) outbreak. The Trustees want to keep you and your family protected to the greatest extent possible during these unprecedented times. As such, the Trustees made the following benefit changes for all covered Participants.

DIAGNOSTIC TESTING OF COVID-19

The Welfare Fund will continue to cover all diagnostic testing for COVID-19, including services and supplies related to the furnishing or administration of the test during health care provider visits, urgent care center visits and emergency room visits, without any cost-sharing to you or your dependents for the duration of the public health emergency declared by the U.S. Department of Health and Human Services. Coverage for such diagnostic testing will be covered at no cost regardless of whether the services are provided in-network or out-of-network.

Effective July 1, 2020, the Welfare Fund will now cover expenses and services related to the treatment of COVID-19 under the regular cost sharing provisions of the Welfare Plan.

WEEKLY ACCIDENT AND SICKNESS DISABILITY BENEFIT

The Welfare Fund will continue to treat all physician-ordered quarantines related to COVID-19 as a Sickness that prevents the participant from performing his/her job for purposes of the Weekly Accident and Sickness Disability Benefit. Such Sickness will begin on the date of the physician’s order, which must specify the length of any applicable quarantine. The five (5) business day waiting period for Sicknesses under the Weekly Accident and Sickness Disability Benefit is also waived for COVID-19 related claims.

Claims for Weekly Accident and Sickness Disability Benefits related to COVID-19 will not count as a period of disability for purposes of applying the two periods of disability during any 60-month period limitation under the terms of the Welfare Plan.
**TELEMEDICINE SERVICES**

Effective July 1, 2020, telemedicine services used to discourage office visits and contain community spread of COVID-19 will be covered under the regular cost sharing provisions of the Welfare Plan through December 31, 2020.

The Trustees will monitor the emergency and changes in laws and may adjust these emergency improvements as the situation develops. Please keep this notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,

Board of Trustees