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.

EXTENSION OF ELIGIBILITY

If you were covered and eligible for benefits as of March 1, 2020, you will remain covered and eligible for benefits through June 30, 2020, regardless of the amount of eligibility hours in your Accumulation Account.

DIAGNOSTIC TESTING OF COVID-19

The Welfare Plan will cover all diagnostic testing for COVID-19, including the cost of a provider, urgent care center and emergency room visit in order to receive testing, without any cost-sharing to you or your dependents through June 1, 2020 (or as otherwise may be required under federal law). Coverage for such diagnostic testing will be covered at no cost regardless of whether the services are provided in-network or out-of-network.

TELEMEdicine AND MDLIVE

To slow the spread of COVID-19, many providers will be offering telemedicine or virtual (computer) visits. The Trustees have contracted with MDLIVE through BlueCross BlueShield of Illinois to provide telemedicine services as an alternative to a costly trip to the emergency room or urgent care center. If you see a provider using MDLIVE or any other telemedicine or virtual visit, the visit will be covered without any cost-sharing to you or your dependents through June 1, 2020.
MDLIVE provides virtual visits which allow you to consult a doctor for non-emergency situations by phone, mobile app or online video 24 hours a day, 7 days a week. MDLIVE doctors can treat a variety of non-emergency conditions including allergies, pink eye, sinus infections, flu, depression, anxiety and stress management. Virtual visit doctors may also send an e-prescription to your local pharmacy, if necessary.

You may activate your account by calling MDLIVE at 888-676-4204, visiting MDLIVE.com/BCBSIL, texting BCBSIL to 635483, or downloading the MDLIVE app.

**Weekly Accident and Sickness Disability Benefit**

If you are eligible for Active Employee Benefits and are required by a doctor to be quarantined due to COVID-19 or due to exposure to COVID-19, you may be eligible to receive the Weekly Accident and Sickness Disability Benefit through June 1, 2020. The benefit will be paid for the time period in which a physician requires you to be quarantined, up to a maximum of 26 weeks. Please contact the Fund Office for more information.

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