

# Local 710 Health, Welfare and Pension Funds



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The COVID-19 pandemic, a national emergency, has made us all anxious and disrupted our lives. As the Trustees of your Health & Welfare Fund, we want to assure you that you and your family have the benefits you need for testing for and treatment of the COVID-19 virus.

**Please know that the Fund Trustees and staff are here to assist you in this very difficult time. Although our staff is working remotely, a call to 773.254.2500 will be promptly relayed to the appropriate individual for resolution. Unfortunately, we may not be able to respond as quickly as usual but you will receive a response no later than 48 hour from your call.**

- **Physician and Hospital Visits:** You have the doctor and hospital benefits that you need for testing and treatment for COVID-19. In addition, given that many patients – and many medical facilities – do not wish to have in-person appointments, the Trustees have agreed that you can visit your physician via telephone.
  - **Special Temporary Benefit For Physician Visits Via Telemedicine Effective immediately:** If you visit your BCBS-IL Network physician through a telephone visit, the Fund will not require that you meet your Deductible or Coinsurance. You do not need to use any particular “telemedicine” service. (If you visit a Non-Network physician via telemedicine, the existing Deductible and Coinsurance will apply.<sup>1</sup>)
    - *Whether you wish to visit a Physician through an office visit or by telephone but you don't currently have a medical provider, you can find one on-line at <https://www.bcbs.com/find-a-doctor> or by calling: 1-800-810-2583.*

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<sup>1</sup> If you visit a Non-Network physician via telemedicine, you will be responsible for twenty five percent (25%) of the UCR rate, plus any balance between UCR and the amount the Provider charges, until you meet the Annual Out of Pocket Maximum for Non-Network Expenses.

- **Testing for the COVID-19 virus:** You are covered for testing for the COVID-19 virus no cost-sharing (copayments, deductibles or coinsurance). The Fund provides for:
  - Testing for the detection of SARS–CoV–2 or the diagnosis of the virus that causes COVID–19 through FDA-approved testing as well as the administration of these tests; and
  - Items and services furnished to an individual during health care provider office visits, urgent care center visits, and emergency room visits that result in an order for or administration of a diagnostic test described above, but only to the extent such items and services are related to furnishing or administering the test or to the evaluation of such individual for purposes of determining the need of such individual for such product.
  
- **Short-Term Disability.** Under the Families First Coronavirus Response Act (“Act”), which the President then signed into law on March 18, 2020, many employers are required to provide paid sick leave for employees. The Act goes into effect on April 2, 2020. If you become eligible for short-term disability benefits from the Fund on account of illness related to COVID-19, we will coordinate with your employer to make sure that you receive all benefits you are entitled to both from the Fund and under the Act.

Again, please let us know if you have questions or concerns about your health benefits by calling 773.254.2500. The Fund staff and the Trustees will do our very best to assist you.

The Board of Trustees