

**Central Illinois Carpenters Health & Welfare Trust Fund**  
**200 South Madigan Drive, Lincoln, IL 62656**  
**Office Hours: 8:00 am to 4:30 pm Monday-Friday**  
**Phone: 866-732-1919 ~ Website: www.cichealth.org**

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**SUMMARY OF MATERIAL MODIFICATIONS**  
**IMPORTANT INFORMATION ABOUT YOUR BENEFITS**  
**in *RELATION TO THE CORONAVIRUS***

MARCH 2020

Dear Plan Participant and Covered Dependent(s):

With the spread of Coronavirus Disease 2019 (COVID-19) and the recent passage into law of the *Families First Coronavirus Response Act*, your Board of Trustees are closely monitoring events related to COVID-19 and would like to provide this update regarding COVID-19, steps to prevent the spread of the virus, and new benefit enhancements in relation to COVID-19 testing.

Effective March 18, 2020, the Central Illinois Carpenters Health & Welfare Trust Fund (the "Plan") has made the following temporary benefit enhancements through December 31, 2020:

- For both in-network and out-of-network providers, the Plan will temporarily cover 100% of the cost of FDA approved in vitro (laboratory) diagnostic products used to detect or diagnose COVID-19 and SARS-COV-2, the virus that causes COVID-19. This coverage will include the costs related to the administration of these in vitro diagnostic products as well. No prior authorization is required.
- For both in-network and out-of-network providers, the Plan will also temporarily cover 100% of the cost of items and services furnished during a health care provider visit, urgent care center visit, and/or emergency room visit (whether it is an in-person or telemed/virtual visit) that results in an order for in vitro diagnostic products or administration of in vitro diagnostic products to detect or diagnose COVID-19 and/or SARS-COV-2, the virus that causes COVID-19. No prior authorization is required.
- If you or a covered dependent are tested for COVID-19 and receive a bill to pay, please contact the Fund Office at the number listed below. Please note: Coronavirus testing kits for use at home are not covered.

As a reminder, the Plan also covers telemedicine/virtual physician office visits like in-person office visits (deductible and coinsurance). **This means you or your covered dependent may not need to go to a doctor's office which can reduce your exposure to others who are sick and also reduce the spreading of germs if you are sick.** The Plan covers these virtual visits unrelated to the coronavirus so they are an option for you regardless of your illness. Please contact your doctor to find out more about his/her offering of telemedicine/virtual office visits.

The available information about how the virus that causes COVID-19 spread is largely based on what is known about similar coronaviruses. However, COVID-19 is a new disease and there is more to learn about its transmission, the severity of illness it causes, and to what extent it may spread in the United States. According to the CDC, a person may develop symptoms of the COVID-19 virus within 14 days of exposure. Symptoms include feeling sick with an acute respiratory illness, such as a fever, cough, or difficulty breathing. As there is no present vaccine to prevent COVID-19, the CDC recommends the following to prevent the spread of the virus:

1. Wash hands often with soap and water for at least 20 seconds, and if soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol;
2. Avoid touching eyes, nose, and mouth with unwashed hands;
3. Avoid close contact with people who are sick;
4. Stay home when sick;
5. Cover coughs or sneezes with tissues or cough into the elbow area, then discard the tissue in the trash and follow up with handwashing; and
6. Clean and disinfect frequently touched objects and surfaces regularly.

More information about COVID-19 may be found at the following links:

- Centers for Disease Control and Prevention: [www.cdc.gov](http://www.cdc.gov)
- Illinois Department of Public Health: <http://www.dph.illinois.gov/>
- World Health Organization: <https://www.who.int>

### **A Final Note**

We are pleased to provide you and your family with comprehensive coverage and hope this information helps you get the most out of your benefits. If you have specific questions about your benefits, or the content of the Plan Description document, contact the Fund Office toll free at 866-732-1919.

Sincerely,

Sincerely,

Board of Trustees

*This announcement, which serves as a Summary of Material Modifications, contains only highlights of a recent change to the Central Illinois Carpenters Health & Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*