



MID-SOUTH CARPENTERS REGIONAL COUNCIL HEALTH AND WELFARE FUND



MARCH 13, 2020

IMPORTANT ANNOUNCEMENT

COVID-19 (CORONAVIRUS) TESTING/SCREENING COVERED AND ENCOURAGED

Dear Participant:

As Trustees of the Mid-South Carpenters Regional Council Health and Welfare Fund, we have a legal responsibility to provide a schedule of health care coverage that best serves the needs of all Plan participants and their covered family members. Of course, we are limited in the scope of that protection by the level of the Plan's resources. While we have always worked hard to provide the broadest coverage possible, the Plan of Benefits sometimes doesn't cover issues that can be important to your family's well being.

Currently, our country is facing a unique threat of historical proportions with the spread of COVID-19, also referred to as Coronavirus. It is during times like this that Americans have proven their resolve and their care and compassion for one another. Authorities have shared with us a number of steps regarding how we can combat this new challenge, and your Plan of Benefits will be available to provide financial protection should you or a covered family member become infected by this virus and require medical care. But we believe that we can do more and have amended the Plan as a result of that belief.

We are pleased to advise you that effective immediately the Plan will cover expenses you or any family member may incur for testing/screening to determine if you have been infected by this virus. The Plan will pay to your health care provider or reimburse to you directly the full cost of such testing for each covered family member with no deductible or copayment percentage applied. However, it is very important for you to understand that such coverage is available ONLY if you use the services of a provider that participates in the Plan's PPO, as explained in your Summary Plan Description (Benefit Booklet), or is performed by a local or state Public Health Center. There have already been instances where providers have charged thousands of dollars for this test when the cost should be only a nominal amount.

As we have all read or heard, the test kits required for this testing are not yet available everywhere and we are aware of instances where individuals have been denied the test because they were not considered at-risk for this virus. It will be your responsibility to resolve any issues of this nature with your chosen health care provider.

We are pleased to take this action for your family and we wish each of you well as we weather this threat to our collective health together.

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