

MICHIGAN CARPENTERS' FRINGE BENEFIT FUNDS

Michigan Carpenters' Health Care Fund
Michigan Carpenters' Pension Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

March 2020

Re: Michigan Carpenters' Health Care Fund (Fund)
COVID-19 (Coronavirus) Temporary Benefit Changes

Dear Participants:

The Fund has *temporarily* enhanced your health care benefits to provide the following coverage as it relates to COVID-19:

1. COVID-19 Test

The Fund will cover the cost of *medically necessary* COVID-19 tests that are prescribed for you and your family by your doctor, following Centers for Disease Control (CDC) guidelines. This means you'll incur *no cost sharing* for COVID-19 testing that follows CDC guidelines.

But, please note: cost sharing for testing for other conditions and treatments not related to COVID-19, if applicable, will apply.

2. Prior Authorizations

Prior authorization will be *waived* for diagnostic tests and for covered services related to COVID-19 that are medically necessary -- provided your doctor follows the CDC guideline when prescribing the test.

3. Impact on Prescription Drugs

Access to prescription drugs -- even drugs not related to COVID-19 -- will be temporarily expanded to ensure you and your family *do not* experience shortages or difficulties filling your prescriptions. The Fund implements this expanded access by:

- Waiving early medication refill limits on 30-day prescription maintenance medications, *except for opioid drug limits*; and
- Absorbing the cost of additional charges that stem from obtaining a Non-Preferred medication for COVID-19 treatment. Also, if there are drug shortages or access issues due to COVID-19, the Fund will practice formulary flexibility.

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4. Remote Care Option

The Fund, through Blue Cross Blue Shield of Michigan (BCBSM), offers the following remote access care option provided at *no cost to you*:

Telehealth Visit: Primary care physicians who have the capability to conduct virtual or telephonic visits.

24-Hour Nurse Line: A registered nurse is available by phone at 1-800-775-BLUE (2583) and can answer your questions regarding symptoms and direct you on the next steps in your care.

For more information, please visit the BCBSM Health News blog that is updated daily with information about the Coronavirus and other health topics at www.mibluesperspectives.com.

If you have any questions, please contact the Fund Office.

Sincerely,

The Board of Trustees
Michigan Carpenters' Health Care Fund