

SOUTHERN ILLINOIS LABORERS' AND EMPLOYERS HEALTH &
WELFARE FUND

5100 Ed Smith Way, Suite A • Marion • Illinois 62959 • (618) 998-1300

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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), 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 immediately, the Southern Illinois Laborers' and Employers Health & Welfare Fund (the "Plan") has made the following temporary changes:

- The Plan will temporarily cover 100% of the cost for testing to diagnose COVID-19 when medically necessary and consistent with Central for Disease Control (CDC) guidance. This means no prior authorization is needed and there will be no deductible or coinsurance cost to you for the testing fees. If COVID-19 testing coverage is available to you or your dependents at 100% through any State or Federal law, initiative, or 3rd party insurance coverage, the Plan's coverage will be provided strictly on a secondary basis.
- As long as you, or your covered dependent, are covered by the Plan on the date of testing, the Plan will pay the cost of testing (administration of test and labor services to process and read to test). 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.

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

Please note that MD Live is your telehealth provider, providing convenient access to Board-certified physicians on a remote basis, 24/7, at a **\$0 copay**. MD Live can be contacted at 1(888)676-4204 or https://members.mdlive.com/bcbsil/landing_home. If you choose to seek care at a physician's office, please call your health care provider before you go, and tell them about your travel, if applicable, and your symptoms. They may give you instructions on how to get care without exposing other people to your illness.

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

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

A Final Note

We continue to work hard, and explore all options possible, to provide you and your family with comprehensive coverage and help you get the most of your benefits. If you have any questions regarding this Summary of Material Modifications, please refer to your SPD or contact the Fund Office of the Southern Illinois Laborers' and Employers Health & Welfare Plan at: 5100 Ed Smith Way, Suite A, Marion Illinois 62959, (618) 998-1300.

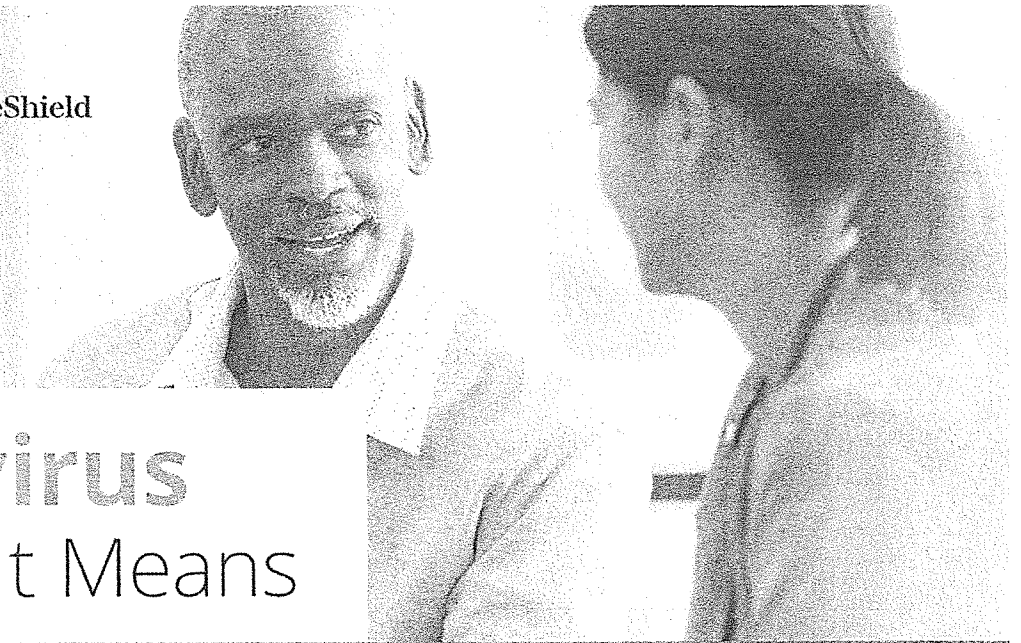
Sincerely,

Board of Trustees

This announcement, which serves as a Summary of Material Modifications, contains only highlights of a recent change to the Southern Illinois Laborers' and Employers 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.



BlueCross BlueShield
of Illinois



Coronavirus and What It Means

What is a coronavirus?

Coronaviruses have been around for decades and are perhaps best known for causing illnesses like the common cold, with symptoms like coughing, sneezing and other upper respiratory issues. In late 2019, a new coronavirus was discovered.

What can you do to keep yourself and others healthy?

According to the Centers for Disease Control (CDC):

There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, CDC always recommends everyday preventive actions to help prevent the spread of respiratory diseases, including:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using a facemask.
 - ❖ CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
 - ❖ Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others.
 - ❖ The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.

What are the symptoms of the coronavirus?

- Fever
- Cough
- Shortness of breath

What should I do if I think I have COVID-19?

- Seek medical advice if you have recently traveled to a level 3 country as identified by the CDC and feel sick. Please visit <https://wwwnc.cdc.gov/travel/notices>.
- Call ahead before you go to a doctor's office or emergency room. Tell them about your recent travel and your symptoms.

Do I need to go to the emergency room (ER)?

Not usually. If you are not sure if you need to go to the ER, call your health care provider.

For more information

The CDC is a great resource for up-to-date information about COVID-19. Please visit <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

* Centers for Disease Control and Prevention: Coronavirus Disease 2019 (COVID-19) <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association