

NATIONAL ELEVATOR INDUSTRY HEALTH BENEFIT PLAN

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March 2020

To: All Participants in the National Elevator Industry Health Benefit Plan, I.U.E.C. Locals and Regional Directors

From: Robert O. Betts, Jr.
Executive Director for the Board of Trustees

Re: **Covid-19 Pandemic:** Diagnostic Testing for Covid-19, Telehealth Options (Virtual Office Visits), Benefits Office Operations

Dear Participant:

The Trustees of the National Elevator Industry Health Benefit Plan are treating the Coronavirus Disease 2019 (COVID-19) public health threat with the utmost urgency. They are prepared to respond as circumstances dictate to ensure that all affected individuals have access to the care they require.

With that in mind, this communication announces temporary improvements to your plan of benefits, details your telemedicine options, and outlines the Benefits Office's efforts to ensure uninterrupted participant service during this difficult time.

■ **100% Coverage for COVID-19 Diagnostic Testing.**

The Plan will completely cover the testing necessary to diagnose COVID-19, regardless of the setting in which such testing occurs. This means that such testing will be covered without any out-of-pocket cost to you, irrespective of whether the testing occurs in your physician's office, an urgent care facility, an emergency room, hospital, or via telehealth. 100% coverage will apply for testing incurred on both an in-network and out-of-network basis, subject to all applicable Plan rules, provided that reimbursement to out-of-network providers will not exceed the Medicare rate. For purposes of this provision, "COVID-19 Diagnostic Testing" includes items and services furnished a Covered Individual to the extent such items and services relate to the furnishing or administration of COVID-19 Diagnostic Testing or the evaluation of an individual for purposes of determining the need for COVID-19 Diagnostic Testing.

■ **Telehealth / Virtual Visits (Medical).**

The Trustees understand that many Plan Participants are currently subject to shelter in place, self-quarantine or similar orders or recommendations that limit their access to healthcare providers. They also are aware of the need to limit one's exposure to others to reduce the spread of COVID-19. Accordingly, the Trustees announce that the Plan covers in-network telehealth benefits (e.g., virtual office visits to a healthcare provider).

During the COVID-19 emergency, there will be no cost sharing (deductibles, coinsurance or copayments) for all in-network providers' delivery of clinically appropriate, Medically Necessary covered health services via telehealth to Covered Individuals. At the conclusion of this emergency period, routine office visit cost sharing will apply to all telehealth visits.

Telehealth Benefits are limited to in-network providers only.

■ **Telehealth / Virtual Visits (Mental Health & Substance Abuse Outpatient Therapy)**

The Trustees are also pleased to announce that the Plan now provides in-network telehealth benefits for Mental Health and Substance Abuse Outpatient Therapies through Beacon Health Options. The Plan covers 100% of the contracted rate for providers within Beacon Health Options' provider network. Through this program, Covered Individuals can virtually connect with psychiatrists and licensed behavioral health providers through secure and private online video sessions.

As with medical telehealth benefits, during the COVID-19 emergency, there will be no cost sharing (deductibles, coinsurance or copayments) for all in-network providers' delivery of clinically appropriate, Medically Necessary covered mental health or substance abuse outpatient services via telehealth to Covered Individuals. At the conclusion of this emergency period, routine office visit cost sharing will apply to all telehealth visits.

Telehealth Benefits under the Plan's Mental Health and Substance Abuse Benefits Program are limited to in-network providers only.

■ **Benefits Office Operations during the COVID-19 Pandemic.**

The Trustees and the dedicated employees of your Benefits Office are committed to keeping the Benefits Office running, even in the face of potential disruption caused by COVID-19. Accordingly, the Benefits Office has been prepared to operate remotely as necessary so that staff may continue to answer participant inquiries, address coverage issues, pay health claims, and pay benefits. Nevertheless, unavoidable disruptions of the Benefits Office's operations arising out of the COVID-19 Pandemic may result in unanticipated delays in the completion of certain routine Benefits Office functions, and we appreciate your patience as we work through any such issues as they arise.

The Trustees are dedicated to maintaining a plan of benefits that meets the needs of participants, especially in times of possible crisis. Accordingly, we will continue to closely monitor this situation and will act accordingly in response to additional developments. In the meantime, we encourage all Participants to take all possible precautionary measures recommended by the Centers for Disease Control (CDC) to protect themselves and their families. As always, if you have any questions regarding this notice, or the benefits offered by the Plan, please feel free to contact the Benefits Office.

The Board of Trustees

ADDITIONAL RESOURCES

Additional information regarding COVID-19 may be found at the following websites:

- Centers for Disease Control (CDC)
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
- World Health Organization (WHO)
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>
- State Departments of Health
<https://www.cdc.gov/publichealthgateway/healthdirectories/healthdepartments.html>

ACA Nondiscrimination Notice

The National Elevator Industry Health Benefit Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. The National Elevator Industry Health Benefit Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Medical Benefits provided under this Plan are afforded without regard to an individual's sex assigned at birth, gender identity, or gender.

When necessary, the National Elevator Industry Health Benefit Plan will provide free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). The National Elevator Industry Health Benefit Plan also provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages upon request. If you need these services, contact Robert Betts.

If you believe that the National Elevator Industry Health Benefit Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Robert Betts, Executive Director, National Elevator Industry Health Benefit Plan, 19 Campus Blvd., Suite 200, Newtown Square, PA 19073, 610-325-9100 extension 2200, 610-325-9028 (fax) or civilrightscoordinator@neibenefits.org. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Robert Betts, Executive Director, is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building Washington, D.C. 20201
1-800-868-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-610-325-9100 ext. 2200.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-610-325-9100 ext. 2200。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-610-325-9100 ext. 2200.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-610-325-9100 ext. 2200.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-610-325-9100 ext. 2200.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-610-325-9100 ext. 2200. 번으로 전화해 주십시오.

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-610-325-9100 ext. 2200.

9100-325-610-1 اتصل برقم 1-610-325-9100 ext. 2200. ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-610-325-9100 ext. 2200.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-610-325-9100 ext. 2200..

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-610-325-9100 ext. 2200.

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-610-325-9100 ext. 2200.

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-610-325-9100 ext. 2200 पर कॉल करें।

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-610-325-9100 ext. 2200