

Michigan Conference of Teamsters Welfare Fund

Serving Teamster families since 1949

UNION TRUSTEES

Kevin D. Moore
Gregory W. Nowak
Ellis P. Wood

2700 Trumbull Avenue, Detroit, Michigan 48216

(313) 964-2400
www.mctwf.org

Executive Director
Kyle R. Stallman

EMPLOYER TRUSTEES

Raymond J. Buratto
Earl D. Ishbia
Robert W. Jones

To: All MCTWF Members

Date: December 21, 2021

Subject: **Michigan Conference of Teamsters Welfare Fund's Updated COVID-19 Response Note: The original version of this memo was sent to all MCTWF members on 4/6/2020. This memo has been updated for posting on MCTWF's website.**

MCTWF's Trustees and staff send you best wishes during this healthcare crisis. We remain fully engaged in meeting our responsibilities to you. We continue to strive towards providing excellent service to you. The majority of the Fund's staff continues working remotely, while the Fund's office is open daily with a limited number of staff members present.

In response to the needs of our members and federal mandates, the following benefits and policies remain in effect:

TELEHEALTH BENEFITS

During periods of social distancing and isolation, limited availability of primary care physician appointments, and concern about the spread of COVID-19, it makes sense to make use of your free MDLIVE telehealth benefit for virtual consultations and treatment. MDLIVE physicians are available around the clock, and behavioral health therapists are available by appointment. Use the MDLIVE mobile application or call 1-800-400-MDLIVE.

Also, retroactive to March 11, 2020, MCTWF's telehealth benefit is expanded to eligible providers outside of the MDLIVE network (see Messenger, Winter 2019-2020 issue available on MCTWF's website). This expanded benefit is provided with no member cost share (no deductible, copay, or coinsurance charge, although there may be balance billing to members using out-of-network providers) for the duration of the public health emergency declared by the Secretary of Health and Human Services on January 31, 2020.

The Blue Cross Blue Shield of Michigan 24-hour Nurse Line is also available at 1-800-775-2583.

COVID-19 TESTING AND TREATMENT

- Effective February 4, 2020, medically necessary COVID-19 lab tests are provided with no member cost-share. Please note that such testing must be conducted in accordance with Centers for Disease Control and Prevention (CDC) guidelines.
- Effective March 18, 2020, medically necessary services to evaluate the need for and to administer the COVID-19 test are provided with no member cost-share.
- Effective March 18, 2020, the treatment of COVID-19 is provided with no member cost-share for the duration of the public health emergency declared by the Secretary of Health and Human Services on January 31, 2020.

WEEKLY ACCIDENT AND SICKNESS BENEFITS

For those participants whose MCTWF benefit package includes Weekly Accident and Sickness Benefits, these benefits are provided when the participant is unable to work due to a non-occupational illness or injury and the employer meets its contribution and status change (to "IL") notification obligations. Accordingly, any eligible participant diagnosed with COVID-19 meets the requirements for Weekly Accident and Sickness Benefits, to the extent it is provided by the participant's MCTWF benefit package, commencing on the 8th day of the disability. The participant and treating physician must complete MCTWF's COVID-19 Weekly Accident & Sickness Benefits Claim Form and Participant's Report of Disability Form and submit it to MCTWF.

Effective March 18, 2020, any eligible participant who is directed by a qualified health care professional or public health agency to self-quarantine in connection with COVID-19 will be deemed eligible for Weekly Accident & Sickness Benefits, commencing on the 8th day of the self-quarantine period, and continuing for the balance of the self-quarantine period. The participant and treating physician must complete MCTWF's COVID-19 Weekly Accident & Sickness Benefits Claim Form and submit it to MCTWF. Please note, however, that no disability income benefits will be paid for any week in which the participant receives paid leave or other employer compensation.

Please refer to our website at www.mctwf.org for our COVID-19 Update page for current information concerning related MCTWF benefit and rule changes and links to the Centers for Disease Control and Prevention, the U.S. Department of Labor, and other important sources of information.

Best regards,

A handwritten signature in black ink, appearing to read "Kyle R. Stallman", followed by a long horizontal line extending to the right.

Kyle R. Stallman
Executive Director