

Michigan Conference of Teamsters Welfare Fund

Serving Teamster families since 1949

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April 6, 2020

To: All MCTWF Members (Participants, Spouses, & Children)

Cc: Teamster Local Union Representatives & Contributing Employers

Re: Michigan Conference of Teamsters Welfare Fund's COVID-19 Response as of 04/06/20

MCTWF's Trustees and staff send you best wishes in the midst of this healthcare crisis and assure you that we remain fully engaged in meeting our responsibilities to you. 90% of our staff are working fully remotely and the balance of us are dividing our time between work that can be done remotely and that which must be handled on premises. I am gratified by the effort and professionalism exhibited by our staff in transitioning to an almost fully remote, highly functioning operation, almost seamlessly, and almost overnight.

We understand well the feelings of anxiety, depression, isolation, frustration, and lack of control that so many are experiencing during this pandemic. We hope to demonstrate to you our sincere desire to lighten your load and be of excellent service to you.

In response to the perceived needs of our members and to federal mandates, MCTWF's Trustees, as of this date, have authorized implementation of the following:

TELEHEALTH BENEFITS

During this period of self-isolation, limited availability of primary care physician appointments and greater concern about contagion in the doctor's office, it makes a great deal of sense to make greater 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 app or call 800-400-MDLIVE.

Also, retroactive to March 11th, MCTWF's telehealth benefit is expanded to eligible providers outside of the MDLIVE network, (see *Messenger*, Winter 2019-2020 issue). This expanded benefit is provided with no member cost-share (i.e., no deductible, copay, or coinsurance charge; 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.

Also available, as always, is the BCBSM 24-hour Nurse Line at 1-800-775-2583.

PRESCRIPTION DRUG BENEFITS

In the interests of ensuring that you have adequate supplies of your maintenance drugs and of minimizing your needed number of visits to your retail pharmacy during the pandemic, network pharmacies will now, upon request, convert your 30 day fills to up to 90 day fills and, if you use a CVS pharmacy, it will arrange for free home deliveries at your request.

COVID-19 TESTING AND TREATMENT

- Effective February 4th, 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 18th, medically necessary services to evaluate the need for and to administer the COVID-19 test are provided with no member cost-share.
- Effective March 18th, 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 & SICKNESS BENEFITS

For those participants whose MCTWF benefit package includes Weekly Accident & 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 & 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 submit it to MCTWF.

Effective March 18th, 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 wishes.

Sincerely,



Richard Burker
Executive Director