



OE3 Trust Funds

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Operating Engineers Trust Funds
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Date: April 20, 2020

To: All Active Employees and their Dependents, including COBRA beneficiaries, of Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund

From: Board of Trustees

This notice will advise you of material modifications made to the Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read this notice carefully.

IMMEDIATE PLAN CHANGES FOR COVID-19

By now, everyone has heard of the “Coronavirus” or the illness it causes, known as “COVID-19”. At a time like this, it is more important than ever to have health insurance, and as a Participant in the Operating Engineers Public and Miscellaneous Employees Health and Welfare Trust Fund, we have you covered.

If you and/or your dependents think you have been exposed to COVID-19 and develop a fever and/or symptoms of respiratory illness, such as a cough or shortness of breath, call your healthcare provider immediately. We encourage you to please call your healthcare provider before presenting to an emergency room for treatment, to both ensure you have the quickest access to the specific services you need as well as to prevent the unnecessary exposure of yourself and any other patients or providers in the emergency room to the coronavirus without having taken appropriate protective measures. More information, guidance and resources may be found at www.covid19.ca.gov.

COVERAGE OF COVID-19 TESTING EFFECTIVE MARCH 18, 2020

In light of the extraordinary events that have occurred and in order to combat the spread of 2019 novel coronavirus (“COVID-19”), **the Board of Trustees have approved the following temporary benefits for you and your family:**

Effective for services received on or after March 18, 2020, the self-funded PPO Plan will **waive all cost sharing for COVID-19 testing** for both Contract and Non-Contract Providers. The waiver will apply to the cost of the diagnostic test to detect the coronavirus, as well as items and services furnished to individuals during provider office visits (whether in-person or via telehealth), urgent care visits, and emergency room visits that result in an order for, or the

administration of, described test for the coronavirus, but only to the extent such items or services relate to the furnishing or administration of the test or the evaluation of whether the person needs the test.

Any subsequent **treatment** of COVID-19 will still be subject to your usual deductible, coinsurance and copayments depending on whether the Provider is a Contracted or Non-Contracted provider.

**COVID-19 RELATED PRESCRIPTION MODIFICATIONS
EFFECTIVE MARCH 18, 2020 (EXCEPT WHERE OTHERWISE INDICATED)
(FOR FURTHER ASSISTANCE CALL OPTUM RX AT 1-855-672-3644)**

Effective for maintenance prescription drugs refilled on or after March 18, 2020, **OptumRx is waiving any refill-too-soon edits.** To ensure they meet the clinical needs of our members, and to comply with applicable CDC, Federal, State and/or Local government requirements, OptumRx Clinical Affairs has implemented an early refill policy for maintenance medications. This allows eligible OptumRx members to obtain early refills of their prescription medications if they have refills remaining on file at a participating retail or mail-order. Please note:

- Early refills will only be allowed if there are active refills left on the existing prescription.
- OptumRx will be monitoring prescription utilization to identify any situations of inappropriate use and take action accordingly.

Enclosed is a copy of additional OptumRx COVID-19 Policy related Updates. Please direct any questions regarding the changes to your prescription drugs to OptumRx at 1-855-672-3644.

**LIVEHEALTH ONLINE BENEFIT
EFFECTIVE MARCH 18, 2020**

LiveHealth Online - Effective for services received on or after March 18, 2020, The Trustees have approved allowing Anthem Blue Cross LiveHealth Online services **with no cost-sharing**.

Members can use their smart phone, tablet or computer to have a live video visit with a provider affiliated with the Anthem Blue Cross LiveHealth Online Services to discuss non-emergency health issues from home, work or wherever they happen to be as long as they have Internet access. As a reminder, we are attaching a summary from Anthem with helpful information on this program.

Please remember, LiveHealth Online is the Plan's only provider for telehealth services where all cost sharing will be waived. Charges for any/all phone calls with another provider (Contract or Non-Contract), or any other services received where you are not personally examined by the provider will be covered at normal plan benefits (deductible, coinsurance).

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office at (800) 844-8392 or the Fringe Benefit Office at (800) 532-2105.

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Administrative Office.

*In accordance with ERISA reporting requirements this document serves as your
Summary of Material Modifications to the Plan*

What you need to know about coronavirus disease 2019 (COVID-19)

What is coronavirus disease 2019 (COVID-19)?

Coronavirus disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus that was first identified during an investigation into an outbreak in Wuhan, China.

Can people in the U.S. get COVID-19?

Yes. COVID-19 is spreading from person to person in parts of the United States. Risk of infection with COVID-19 is higher for people who are close contacts of someone known to have COVID-19, for example healthcare workers, or household members. Other people at higher risk for infection are those who live in or have recently been in an area with ongoing spread of COVID-19. Learn more about places with ongoing spread at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html#geographic>.

Have there been cases of COVID-19 in the U.S.?

Yes. The first case of COVID-19 in the United States was reported on January 21, 2020. The current count of cases of COVID-19 in the United States is available on CDC's webpage at <https://www.cdc.gov/coronavirus/2019-ncov/cases-in-us.html>.

How does COVID-19 spread?

The virus that causes COVID-19 probably emerged from an animal source, but is now spreading from person to person. The virus is thought to spread mainly between people who are in close contact with one another (within about 6 feet) through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes, but this is not thought to be the main way the virus spreads. Learn what is known about the spread of newly emerged coronaviruses at <https://www.cdc.gov/coronavirus/2019-ncov/about/transmission.html>.

What are the symptoms of COVID-19?

Patients with COVID-19 have had mild to severe respiratory illness with symptoms of

- fever
- cough
- shortness of breath

What are severe complications from this virus?

Some patients have pneumonia in both lungs, multi-organ failure and in some cases death.

How can I help protect myself?

People can help protect themselves from respiratory illness with everyday preventive actions.

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.

If you are sick, to keep from spreading respiratory illness to others, you should

- 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.

What should I do if I recently traveled from an area with ongoing spread of COVID-19?

If you have traveled from an affected area, there may be restrictions on your movements for up to 2 weeks. If you develop symptoms during that period (fever, cough, trouble breathing), seek medical advice. Call the office of your health care provider before you go, and tell them about your travel and your symptoms. They will give you instructions on how to get care without exposing other people to your illness. While sick, avoid contact with people, don't go out and delay any travel to reduce the possibility of spreading illness to others.

Is there a vaccine?

There is currently no vaccine to protect against COVID-19. The best way to prevent infection is to take everyday preventive actions, like avoiding close contact with people who are sick and washing your hands often.

Is there a treatment?

There is no specific antiviral treatment for COVID-19. People with COVID-19 can seek medical care to help relieve symptoms.



OptumRx Communication

COVID-19 Policy Update

We are closely monitoring the impact across the country from the COVID-19 situation and are taking further action to support you and your members at this time. As new and rapidly evolving information is known, we are assessing our policies and procedures to ensure we continue to meet the clinical needs of your members and comply with applicable CDC guidance, as well as Federal, State and Local government requirements.

We recently communicated our decision to allow members to refill their maintenance medications early to ensure they have an uninterrupted supply of medication during the COVID-19 threat. Similarly, I'd like to inform you of two new policies we are putting into place to support you, your members and providers during this time.

OptumRx Prior Authorization (PA) Extension:

To meet the needs of members and to limit the burden on a stressed provider network amid the COVID-19 outbreak, OptumRx is extending existing PAs that are set to expire on or before May 1, 2020. This policy will go into effect **March 19, 2020 at 12:00pm (noon) CST**.

1. This intervention will ensure that convenient access to critical medications is maintained during this period when vulnerable populations are being directed to take precautionary measures.
2. OptumRx will automatically extend existing PA approvals for most chronic medications set to expire prior to May 1, 2020 for an additional 90 days.
3. OptumRx will re-evaluate the need for further extensions thereafter.
4. Drugs with significant abuse potential (i.e., opioids) or those that are generally dosed for finite durations or intermittently (i.e., hepatitis agents, fertility agents) as identified by OptumRx will follow normal process for renewals.
5. Prior authorization requirements for medications that are newly prescribed will remain in place.

OptumRx Specialty Medications Extended Supply Distribution:

During the COVID-19 outbreak, when a patient calls to refill their specialty medication, Optum Specialty Pharmacy will offer patients a one-time, 90-day supply of key chronic specialty medications. This policy will go into effect **the week of March 23, 2020**.

1. OptumRx will allow the OptumRx specialty pharmacy the ability to offer patients a one-time 90-day supply of key chronic specialty medications (versus the traditional 30 day supply).
2. Drugs within the following categories will remain limited to 30 days supply only:
 - Acute medications
 - Controlled substances
 - Drugs subject to REMS programming requiring 30 day dispensing and monitoring
 - Drugs with limited expiration dating
 - Drugs where storage/handling issues would increase risk of waste
 - Office-administered injectable/infusible therapies
 - Drugs experiencing supply shortages
 - Drugs dosed less frequently than once monthly
 - Drugs whose monthly ingredient cost exceeds \$10,000
3. This policy will not auto-dispense medications in supplies >30 days without direct consent of the patient.
4. This policy will also not apply to patients who are newly initiated on a specialty therapy.

If you have questions about either of these policies or need additional assistance please call 1-855-672-3644

OptumRx Communication

COVID-19 Policy Update: Hydroxychloroquine and Chloroquine Use

As we continue to monitor the impact across the country from the COVID-19 situation, OptumRx is taking action to support our clients, limit the burden on a stressed provider network and ensure our members have continued access to their medications. As new and rapidly evolving information is known, OptumRx is assessing our policy to ensure we continue to meet the clinical needs of our members and comply with applicable CDC guidance, as well as Federal, State and Local government requirements.

Hydroxychloroquine has recently been featured in the news as a potential treatment for moderate to severe COVID-19 illness. The use of hydroxychloroquine and chloroquine in COVID-19 is causing increased utilization and risk of drug shortage.

OptumRx is implementing a quantity limit for hydroxychloroquine to preserve continued supply for chronic users with existing conditions while ensuring access for treatment of COVID-19 when appropriate. This policy will go into effect **March 31, 2020**.

Policy Details:

- In order to preserve continued supply for chronic indications and ensure access to acute use for malaria, amebiasis and COVID-19, OptumRx will be implementing the following quantity limit:
 - **Hydroxychloroquine** will be limited to 30 tablets within a 90 day time period with an automatic bypass for members who have utilized at least a 60 day supply within the past 120 days.
 - **Chloroquine** will be limited to 30 tablets within a 90 day time period.
- Members newly starting on hydroxychloroquine for rheumatoid arthritis or systemic lupus will be able to request quantities beyond 30 tablets through a prior authorization.
- OptumRx will message pharmacists at the point of dispensing to encourage filling for appropriate COVID-19 use.
- OptumRx will continue to review and determine whether there is an ongoing need for quantity limit to remain in place.

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Have a health question? Under the weather? With LiveHealth Online, you don't have to schedule an appointment, drive to the doctor's office, and then wait for your appointment. In fact, you don't even have to leave your home or office. Doctors can answer questions, make a diagnosis, and even prescribe basic medications when needed.*

With LiveHealth Online, you get:

- Immediate doctor visits through live video.
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What are the qualifications of the doctors you consult via LiveHealth Online?

- U.S. board-certified.
- Average 15 years practicing medicine.
- Mostly primary care physicians.
- Specially trained for online visits.

When can you use LiveHealth Online?

As always, you should call 911 with any emergency. Otherwise, you can use LiveHealth Online whenever you have a health concern and don't want to wait. Doctors are available 24 hours a day, seven days a week, 365 days a year. Some of the most common uses include:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus infections
- Family health questions

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*As legally permitted in certain states.

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