March 2020

TO: All Eligible Participants in the IBEW Local No. 461 Welfare Fund
Re: IMPORTANT NOTICE REGARDING COVID-19

The IBEW Local 461 Welfare Plan Trustees want to update you on their response to the COVID-19 outbreak. This is obviously a fast-changing crisis, and the Trustees wanted to share a few important items.

**Testing Coverage.** The Plan will cover COVID-19 testing and items and services related to testing at 100% without any participant cost-sharing, prior authorization or other medical management requirements. Specifically, the Plan will cover 100% of the cost (without cost-sharing) of: (1) the COVID-19 tests and their administration, and (2) items and services provided during an office visit (including a telehealth visit), urgent care visit, or emergency room visit that result in an order for a test or its administration, to the extent they relate to the furnishing or administration of, or evaluation for, the test. This coverage will continue until the end of the public health emergency declared by HHS.

**Loss of Time – Waiver of Waiting Period for Covid-19 Testing Diagnosis.** As you know, the Plan provides a weekly loss of time benefit for illness or injury. Normally, loss of time benefits do not commence until the 8th day for disability due to illness. The Trustees have agreed to waive this waiting period for participants who test positive for COVID-19. This waiver of the waiting period will continue until December 31, 2020 and will sunset at that time (unless extended by the Trustees).

**Employer Obligation to Pay COVID-Related Sick Pay and Extend FMLA.** Recent federal legislation, the Families First Coronavirus Response Act, imposes additional obligations on employers that have fewer than 500 employees which requires them to pay additional sick leave and extended FMLA leave for certain COVID-related absences.

Specifically, under the sick leave rule, employers are required to provide up to two weeks of pay (100% of regular rate) to an employee who is unable to work onsite or remotely and satisfies any of the following:

1. The employee is subject to a federal, state, or local quarantine or isolation order related to COVID-19.
2. The employee has been advised by a health care provider to self-quarantine due to concerns related to COVID-19.
3. The employee is experiencing symptoms of COVID-19 and is seeking a medical diagnosis.
4. The employee is caring for an individual who is subject to a federal, state, or local quarantine or isolation order related to COVID-19 or has been advised by a health care provider to self-quarantine due to concerns related to COVID-19.
5. The employee is caring for his or her son or daughter if their school or place of care is closed, or their child care provider is unavailable, due to COVID-19 precautions.
6. The employee is experiencing any other substantially similar condition specified by the Secretary of HHS.
In addition, FMLA is extended for employees who are unable to work because they are required to care for a minor child at home if their school or daycare is closed due to the COVID-19 emergency. The first 10 days are unpaid, and the remaining leave (up to 12 weeks) is paid at 2/3 of regular pay.

With both the employer-provided sick pay and FMLA extension, there are additional rules and caps on pay. You should review this issue with your employer if you believe you may be entitled. Again, this is not a Plan obligation, but the Trustees wanted to bring it to your attention.

Sincerely,

Board of Trustees
IBEW Local No. 461 Welfare Fund