



Teamsters Union Local 282

Welfare Trust Fund

COVID-19 UPDATE



COVID-19 (Coronavirus) Testing Covered At 100% For Eligible Participants

The Plan is covering the following COVID-19-related services from either PPO or non-PPO providers with no copayment, deductible or coinsurance and no need for precertification or prior authorization:

- Diagnostic tests to detect presence of, or antibodies against, the virus, including the administration of the tests, for:
 - Tests to detect the virus that are approved, cleared or authorized by the Federal Food, Drug and Cosmetic Act (the Drug Act);
 - Tests for which the developer has requested, or intends to request, emergency use authorization under the Drug Act (and where authorization has not been denied);
 - Tests developed in and authorized by a state that has notified Health and Human Services (HHS) of its intent to review tests to diagnose COVID-19;
 - Tests determined appropriate by HHS.
- Items and services furnished during a provider visit that result in an order for, or the administration of, a test described above, but only to the extent they relate to the furnishing or administration of the test or the evaluation of whether a test is needed. Provider visits include office, urgent care, emergency room, and telehealth.

This coverage is effective for services received on or after March 18 through the National Emergency.

TELEHEALTH BENEFITS

During the COVID-19 emergency, it is recommended that participants use telehealth when possible to help prevent the spread of infection and improve access to care.

The Trustees are pleased to announce that, effective for services received on or after April 1 and through June 30, the Plan will cover virtual or telehealth visits provided by your own physician/provider (as long as they have the capability). In addition, you may continue to use LiveHealth Online.

Telehealth/Virtual Visits with Your Own Provider

If you wish to schedule a virtual visit with your own doctor or provider, first check to see if they have that capability. To find a provider, visit www.empire.com.

Telehealth visits for COVID-19-related services provided by a PPO (in-network) or non-PPO (out-of-network) provider will be covered at 100% and the office visit copayment (or deductible and coinsurance for non-PPO providers) will be waived.

Telehealth visits for other services (not related to COVID-19) provided by a PPO (in-network) provider will be covered at 100% and the office visit copayment will be waived.

Telehealth visits for other services (not related to COVID-19) provided by a non-PPO (out-of-network) provider will be subject to the current deductible and coinsurance for non-PPO office visits.

LiveHealth Online

LiveHealth Online is the telehealth program provided through Empire BlueCross BlueShield. LiveHealth Online providers can help with COVID-19 questions as well as non-emergency conditions.

The Fund is waiving copays for all LiveHealth Online visits from April 1 – June 30.

Call 888-LiveHealth, visit www.livehealthonline.com or use the free app to connect to a physician.