



# HAWAII ELECTRICIANS HEALTH & WELFARE FUND

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**March 31, 2020**

**To: All Actives, Retirees and Dependents, including COBRA beneficiaries, under the Hawaii Electricians Health and Welfare Fund (HEHWF) and NOT enrolled in the HMSA Akamai Advantage Plan, including the Oceanic Time Warner Retiree Plan**

**Re: Summary of Material Modification (SMM) to the Summary Plan Description (SPD)/Plan Document**

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**This information is VERY IMPORTANT to you and your dependents. Please take the time to read it carefully.**

## **Covid-19 Testing Benefit Changes**

**Effective March 18, 2020**

By now, everyone has heard of the “Coronavirus” or the illness it causes, known as “Covid-19.” Your health plan provides a wide range of benefits including but not limited to coverage for office visits, hospitalization and diagnostic testing (including testing for COVID-19). As always, we encourage you to use a PPO Provider in order to receive the highest level of benefits.

**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.

Effective for services received on or after March 18, 2020 and through the end of the emergency period in which the federal government has announced a National Emergency, the Fund will now cover the following services **from either a PPO or Non-PPO provider at 100%, with no cost sharing to you:**

- a) Diagnostic tests to detect the virus that causes Covid-19, including the administration of such tests, for the following types of tests:
  - Tests to detect the virus that are approved, cleared or authorized by certain sections of 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 such authorization has not been denied)
  - Tests developed in and authorized by a state that has notified HHS of its intention to review tests to diagnose COVID-19
  - Tests determined appropriate by HHS
- b) 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, the test described above, 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.

These services will also be provided without any need for prior authorization or medical management.

Attached is a Fact Sheet from the Centers of Disease Control and Prevention (CDC) on Covid-19 that includes some helpful information for you and your family. It is important to make sure you are getting your information from a reputable source such as <https://www.cdc.gov/coronavirus/2019-ncov/about/index.html>. For more information on Covid-19 and resources in Hawaii, please visit Hawaii’s Department of Public Health’s website at <https://health.hawaii.gov/docd/advisories/novel-coronavirus-2019/>.

## New Telehealth Benefit, including HiDoc

Effective March 18, 2020

**The Trustees have approved coverage for Telehealth services effective for services received on or after March 18, 2020. The Fund will now cover Telehealth services at Plan's regular cost-sharing for physician office visits, namely, 90% coinsurance for Participating Providers, and 85% coinsurance for Non-Participating Providers.**

This is to encourage you to seek medical care when needed, while limiting your contact with others to prevent the spread of COVID-19. This is not intended to be a permanent benefit, and will be suspended after the conclusion of the National Emergency.

Telehealth services are web-based face-to-face or phone-based consultations between a patient and a board-certified Physician (an electronic visit also sometimes called an e-visit or telehealth) including diagnosis and treatment of nonemergency medical and mental health/substance use issues for any covered person. No need to travel to a doctor's office. You are in one location and you can have an e-visit with a doctor in another location

This benefit will include coverage for Telehealth visits received from any provider, and also include access to the HiDoc telemedicine service. Members can use their smart phone, tablet or computer to have a live visit with a provider affiliated with the HiDoc service to discuss non-emergency health issues from home or wherever you happen to be as long as you have internet or phone access.

Most members are going to want to just talk to the physician over the phone instead of video. The quickest and easiest way to do this is to call directly into the HiDoc call center: (844) 423-6242. You do not need to set up an online account to schedule a telephonic consultation through the call center. Members should just have their health plan ID number ready at the time of scheduling. We are attaching a summary from HiDoc with helpful information on this program.

### **Because this Plan is a "grandfathered health plan," we are required by law to provide this notice to you:**

This group health plan believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at (808) 841-6169, extension 301, extension 302, or for neighbor islands, call toll free at (800) 622-3830. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

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 Fund Office at (808) 841-6169, extension 301 or extension 302 or for neighbor islands, call toll free at (800) 622-3830.

Sincerely,

Board of Trustees

**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 and we are advising you of these Plan changes within 60 days of the adoption of those changes.*

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# 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.



## A New Kind of House Call with HiDoc®

### What is HiDoc®?

HiDoc® is our telemedicine service that provides 24/7 access to local, board-certified physicians through telephone and online video consultations. Skip the waiting room and be seen in as little as 30 minutes! HiDoc® is intended to work in tandem with your primary care physician and not as a replacement. Consultations are confidential and secure, and a telemedicine visit has no out-of-pocket cost!



### When should I use HiDoc®?

You can schedule an appointment with a HiDoc® physician in Hawaii and while traveling domestically or internationally for:

- Non-emergent medical issues
- Routine medical care or consultations during normal or off-business hours when your primary care physician is not immediately available
- Conditions commonly treated through telemedicine exams, including:

- |             |                       |                         |                           |
|-------------|-----------------------|-------------------------|---------------------------|
| ✓ Allergies | ✓ Ear Infection       | ✓ Prescription Refills* | ✓ Traveling Illness       |
| ✓ Cough/Flu | ✓ Eye Issues          | ✓ Skin Issues/Rashes    | ✓ Urinary Tract Infection |
| ✓ Diarrhea  | ✓ High Blood Pressure | ✓ Sore Throat           | ✓ Vomiting                |

*\* Refills should be requested only in urgent situations when your primary care physician is unavailable.*

### How do I schedule a consultation?

There are three ways to schedule a phone or video consultation. You will need to provide your member ID located on the front of your insurance card and date of birth to verify your eligibility.

- Call toll-free **(844) 423-6242**
- Visit [www.HiDocOnline.com](http://www.HiDocOnline.com)
- Access the HiDoc® Online mobile app



### Here's what our members are saying about HiDoc®!

*"I appreciated my HiDoc® experience and thank you for offering this service! I was able to speak with a doctor within 15 minutes of scheduling an appointment. The doctor was able to assist me by phone and was very helpful and courteous. He even educated me about my condition and was able to call in a prescription at a pharmacy that was convenient to me. I'm so glad I went this route instead of the hassle of trying to get into a doctor's office."*

*"Registering was easy. I received a call from the doctor within the scheduled time. All in all, a satisfying experience. Thank you for bringing this service to your members!"*

*"I spoke to a physician within 30 minutes, was diagnosed, and had a prescription called into a local pharmacy ... Success!"*

For technical assistance, email [Support@HiDocOnline.com](mailto:Support@HiDocOnline.com).

For all other questions, contact our Customer Service Center at (808) 941-4622 or toll-free at (888) 941-4622.