

RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND

APRIL 2, 2020

IMPORTANT ANNOUNCEMENT

**COVID-19 (CORONAVIRUS) TESTING/SCREENING AND RELATED EXPENSES COVERED AND
RECOMMENDED
(Expenses Incurred to Date and Until the COVID-19 Emergency Order Ends Are Covered)**

**REMINDER: IN-NETWORK VIRTUAL (ONLINE) AND TELEPHONE PHYSICIAN VISITS/CONSULTATIONS
ARE COVERED**

**REMINDER: UNITED HEALTHCARE (UHC) NURSELINE AVAILABLE TO ALL COVERED PERSONS -
ITS USE IS ENCOURAGED**

Dear Participant:

As Trustees of the Railroad Maintenance and Industrial Health and Welfare Fund, we have a responsibility to provide a schedule of health care coverage that best serves the needs of all Plan participants and their covered family members. Of course, we are limited in the scope of that protection by the level of the Plan's resources. While we have always worked hard to provide the broadest coverage possible, the Plan of Benefits sometimes doesn't cover issues that can be important to your family's well-being.

Currently, our country is facing a unique threat of historical proportions with the spread of COVID-19, also referred to as Coronavirus. It is during times like these that Americans have proven their resolve and their care and compassion for one another. Authorities have shared with us a number of steps regarding how we can combat this new challenge, and your Plan of Benefits will be at the forefront in providing financial protection should you or a covered family member become infected by this virus and require medical care. So be assured that your benefits will be available to you for this purpose. But we believe we can do more than that and have amended the Plan as a result of that belief.

**RAILROAD MAINTENANCE
AND INDUSTRIAL
HEALTH AND WELFARE FUND**

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**Full Cost of COVID-19 (Coronavirus) Testing/
Screening and Related Expenses Covered
and Encouraged (Expenses Incurred to Date and
Until the COVID-19 Emergency Order Ends Are
Covered)**

We are pleased to advise you that the Plan will cover expenses you or any covered family member may incur

for testing/screening and related expenses to determine if you have been infected by this virus. The Plan will pay to your health care provider or reimburse to you directly the full cost of such testing and related services for each covered family member with no deductible or copayment percentage applied. While services performed by any health care provider are covered for these expenses, we would ask that you use the services of a provider that participates in the Plan's PPO, as explained in your Summary Plan Description (Benefit Booklet), if possible, or have the test performed by a local or state Public Health Service. This will help control the Plan's costs. It is important to note that any expenses incurred in connection with the actual treatment of the Coronavirus will be paid in accordance with the Plan's benefit provisions that apply to all other illnesses, injuries and conditions.

As we have all read or heard, the test kits required for this testing are limited and we are aware of instances where individuals have been denied the test because they were not considered at-risk for this virus. It will be your responsibility to resolve any issues of this nature with your chosen health care provider.

Reminder: In-Network Virtual (Online) and Telephone Physician Visits/Consultations Are Covered

An important feature offered by the Plan is coverage for doctor visits/consultations via the internet or by telephone. With the many prevailing concerns about interacting with other persons while we are facing the threat of the Coronavirus, you are reminded that any online visits/consultations with your own primary care physician, specialist or other covered health care provider via the internet or by telephone will be paid as though they were in-person visits. This includes visits of both an urgent and routine nature. Again, if these visits are for Coronavirus testing/consultations and related expenses, they will be paid in full. Otherwise, they will be paid according to your Plan of Benefits. With respect to any online visits for services not related to testing and related expenses involving the Coronavirus, only those visits with a health care provider that participates in United HealthCare's PPO network will be covered by the Plan.

Reminder: United HealthCare (UHC) Nurseline Available To All Covered Persons

When the decision to transition to UHC's PPO was made, one of the covered services that made UHC's offer attractive was the availability of a Nurseline. With many health care providers' facilities currently being overwhelmed because of the treatment of or testing for the Coronavirus, we wanted to remind you of this very valuable tool in keeping your family healthy. We would

urge you to make use of the Nurseline for any non-emergency health care assistance your family may require.

The Nurseline is designed to enable you to speak with a health care professional should any member of your family require medical attention. The person you speak with on the Nurseline will be qualified to discuss your symptoms with you, diagnose your condition under many circumstances, recommend treatment, and even offer medication on a limited basis. More importantly, that professional will have the ability to advise you as to whether you should seek further medical advice and whether it is required on an emergent or non-emergent basis. You will note that the telephone number is located on the back of your UHC identification card. It is 877-367-1779.

We are exploring other ways to enhance your ability to access health care providers online or by telephone. Should such a telemedicine service be identified and engaged, we will notify you of that decision in advance of its effective date. Until then, UHC's Nurseline is available to assist you with services of this nature that you may require

We are pleased to take this action for you and your family and to offer these reminders. We wish each of you well as we weather this threat to our collective health together.

Your Board of Trustees