



MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN



April 2020

To: All Eligible Plan Participants in the Michigan Electrical Employees' Health Plan and Their Dependents

Re: **Summary of Material Modifications – COVID-19 Treatment**

Dear Participant:

The Board of Trustees of the Michigan Electrical Employees' Health Plan ("Plan") would like to inform you of important changes made to your Plan benefits effective March 1, 2020. This notice, called a Summary of Material Modifications (SMM), is intended to update your Summary Plan Description ("SPD"). It describes changes to the Plan that were adopted by the Board of Trustees concerning coverage for COVID-19 testing, diagnostic visits and other telehealth visits effective as noted below. Please read this notice carefully to learn about the recent changes to your Plan.

This SMM describes the following amendments **effective March 1, 2020:**

The Plan:

- (a) Provides 100% coverage of testing for COVID-19 and 100% coverage of corresponding services administered in an office visit (including a telehealth visit), urgent care visit or emergency room visit that results in a COVID-19 test, consistent with the Families First Coronavirus Response Act and other applicable law.
- (b) Provides 100% coverage of telehealth visits with a professional provider. Online visits by an online visit vendor are not covered.

Coverage for COVID-19 Testing

Effective March 1, 2020, a new section is added regarding office, outpatient and diagnostic testing –

COVID-19 virus testing, if for in-vitro diagnostic testing that is authorized by the FDA or otherwise required by Federal law, and the related costs incurred during an office visit (including a telehealth visit), urgent care visit or emergency room visit which results in a COVID-19 test. Coverage applies without regard to whether the test is provided in-network or out-of-network and no prior authorization or medical management requirements will apply to the qualifying COVID-19 testing. Coverage will be provided consistent with the Families First Coronavirus Response Act or other applicable Federal law.

Additionally, the Plan will cover all other medically necessary telehealth visits with a professional provider in and out-of-network without cost-sharing but subject to usual and customary charge limits. The Plan does not cover online visits with an online visit vendor.

If you have any questions, please contact the Fund Office.

Sincerely,

The Michigan Electrical Employees' Health Plan
Board of Trustees