



INTERNATIONAL UNION OF OPERATING ENGINEERS
LOCAL 4
Health and Welfare Fund

March 7, 2016

Dear Health & Welfare Participant,

The Board of Trustees of the International Union of Operating Engineers Local 4 Health and Welfare Plan is pleased to announce that, beginning March 1, 2016, active Plan participants and dependents will have the opportunity to access real-time medical and behavioral health care via their computer, tablet, or mobile device. Known as “Telehealth,” this two-way video technology allows the Plan, in conjunction with Blue Cross Blue Shield of Massachusetts and its partner, American Well, to offer you and your family greater convenience and easier access to providers, at no additional cost to you.

- *How do I access Telehealth?*

Local network doctors who offer Telehealth services will have their own way to begin a video visit, usually through their website. If your doctor does not yet provide Telehealth services, you may access a list of credentialed providers that do offer Telehealth services via American Well, at **bluecrossma.com/telehealth**. You will be able to access those providers via the website or via an app on your mobile device.

- *How much does it cost to use Telehealth?*

You are charged the same for an online visit as you would be for an in-person office visit. You will be asked to pay your co-payment at the time of service via credit or debit card. Please refer to the Summary Plan Description for additional information on your cost share.

- *What kinds of conditions are appropriate for online treatment?*

Any number of common medical conditions that are covered by the Plan may be treated online, including a sinus infection, sore throat, cough, fever, pink eye, cold and flu, and sprains and strains. Further, covered behavioral health conditions such as depression, anxiety, marital problems, and family counseling may also be treated online. Please refer to the Summary Plan Description for detailed information on services covered by the Plan.

Please note: Telehealth is not appropriate for life-threatening conditions, in which case you should call 911.

- *What services can I receive from a Telehealth doctor?*

Telehealth doctors review your patient history, which you can enter under your patient profile when you set up your account, and which will be saved for future visits. Telehealth doctors can then answer questions and diagnose, treat, and prescribe medication at their discretion (for other than controlled substances). **If you receive a prescription, it will be sent by the Telehealth doctor directly to your preferred pharmacy to be filled.**

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- *Why would I seek treatment online rather than visit my doctor's office or a CVS Minute Clinic?*
For any number of reasons, including the convenience of being treated at home, the desire to save time, or the desire to avoid exposure to others' illnesses in waiting rooms. The service is available **24/7/365**, so it can be used after normal doctor's hours – even in the middle of the night or on weekends. When appropriate, it can also be used after hours to help participants avoid costly emergency room visits for simple conditions.
- *How long does an online visit last?*
Medical appointments usually take about 10 minutes, while behavioral health appointments can average as much as 30 minutes.
- *Would I need a referral to use Telehealth if I am not accessing my primary care physician's office?*
No, a referral is not necessary. However, it is important for you to keep your primary care physician informed about any care you receive from another doctor.
- *Is Telehealth secure?*
Yes, Blue Cross Blue Shield of Massachusetts requires all of its Telehealth providers to maintain private and secure online access for Plan participants. Further, in accordance with the privacy and security regulations adopted by the Health Insurance Portability and Accountability Act of 1996 ("HIPAA"), the Plan has entered into a Business Associate Agreement with Blue Cross Blue Shield of Massachusetts that obligates it, and any of its subcontractors (such as American Well), to comply with a set of rules and restrictions that are intended to protect your health information.

The Trustees hope that you will find Telehealth to be a convenient resource for you and your family, and a great addition to your strong plan of benefits. Should you have any additional questions about Telehealth, please contact Blue Cross Blue Shield of Massachusetts at 1-800-401-7690.

This Summary of Material Modification ("SMM") describes changes to the IUOE Local 4 Health and Welfare Plan (the "Plan") and supplements the Summary Plan Description ("SPD") published January 1, 2015. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference.

Please note that this Plan is a "grandfathered health plan" under the Affordable Care Act. For more information, please refer to page v of your Summary Plan Description. 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 Funds Office at 1-888-486-3524 or via the Plan's website at www.local4funds.org.

**IUOE Local 4 Health and Welfare Plan
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