The Board of Trustees of the Health & Welfare Plan (the “Plan”) hopes that this communication finds you in good health during this difficult period in time. However, the Plan is dedicated to ensuring—in the event you or your eligible dependents become ill with COVID-19—that there are no financial hurdles between you or your loved ones and the best possible level of care and treatment.

The Plan has waived all member cost share, including copays, coinsurance, and deductibles, for any COVID-19-related inpatient or outpatient care at both in- and out-of-network facilities, retroactive to March 6, 2020, and lasting until the state of emergency has been lifted from your state of residence. This means that you will bear no cost whatsoever for any COVID-19-related testing, counseling, treatment, and supportive care via telehealth or at any doctor’s offices, urgent care centers, emergency departments, or hospitals and other acute care facilities.

The Trustees know that you have a lot to worry about right now—including your health, your family, and your income—and they sincerely hope that this action will at least take one of those worries off your plate.
Note: This Summary of Material Modification ("SMM") describes changes to the IUOE Local 4 Health & Welfare Plan. You should read this SMM carefully and retain it with a copy of your Summary Plan Descriptions for future reference.

IUOE Local 4 Health & Welfare Plan
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