PENSIONERS & SURVIVING SPOUSES HEALTH FUND

SUPPLEMENT No. 4

To: All Participants

From: Board of Trustees

Date: March 2020

Re: COVID-19 Testing

KEEP THIS NOTICE WITH THE SUMMARY PLAN DESCRIPTION

Effective March 1, 2020, the Southern California Pipe Trades Pensioners & Surviving Spouses Health Fund will cover 100% of the cost for testing for the Coronavirus (COVID-19). Patients will not be required to pay any deductible, copay, or coinsurance for this testing and no prior authorizations or other medical management requirement will be imposed. Testing includes:

- 1. FDA approved, cleared or authorized diagnostic testing products (in vitro diagnostic testing) for the detection of or the diagnosis of SARS–CoV–2 (the virus that causes COVID–19).
- 2. Items and services furnished to an individual that are related to the administration of a COVID-19 test or are related to the evaluation of the need for the test. This includes items and services furnished to an individual during a visit to a health care provider (which includes in-person office visits and telehealth visits), an urgent care center, or an emergency room.

Out-of-network claims will be paid at 100% of the provider's published cash price.

This enhanced coverage for testing will terminate when the Secretary of Health and Human Services determines that the emergency has ended.