

# Plumbers, Pipe Fitters & M&E Local Union No. 392 Health and Welfare Fund

Phone (513) 241-0444  
Fax (513) 241-1130

1228 CENTRAL PARKWAY • ROOM 100  
CINCINNATI, OHIO 45202

1-877-389-5398  
e-mail: [fringes@local392fringefunds.com](mailto:fringes@local392fringefunds.com)



Dear Participants and Retirees:

The Trustees of the Plumbers, Pipe Fitters & Mechanical Equipment Service Local Union No. 392 Health and Welfare Fund revised the plan of benefits. These changes are described in detail in the attached Summary of Material Modifications and are summarized as follows:

- Effective March 18, 2020, the Welfare Fund will cover all diagnostic testing for COVID-19 without any cost-sharing to Active Employees, Pre-Medicare Retirees and their dependents through the duration of the public health emergency.
- Effective March 1, 2020, the Welfare Fund will cover expenses for services related to the treatment of COVID-19 without any cost sharing to Active Employees, Pre-Medicare Retirees or their dependents through May 31, 2020.
- Effective June 1, 2020, the Trustees added a new telehealth benefit through Anthem called LiveHealth Online®.
- Effective January 1, 2020, the Welfare Fund partnered with SaveonSP and Express Scripts to help Active Employees, Pre-Medicare Retirees and their dependents save money on certain specialty medications.
- The Trustees provided another opportunity for participants to receive a \$100 contribution to their Health Reimbursement Arrangement (“HRA”) if they complete a physical examination on or before October 30, 2020 at the Activate Healthcare Family Medical Center.
- Effective February 20, 2020, the Trustees expanded the Bereavement Leave Benefit for mechanical equipment servicemen and commercial service plumbers to provide up to five (5) days of benefits for the death of a domestic partner (once per lifetime).
- Effective March 1, 2020, Rx Only Retirees who opt-out of the Plan may still be eligible to receive the Death Benefit provided certain conditions are met.
- Effective January 1, 2020, the Trustees revised the general eligibility requirements for extending eligibility for Active Employees.

Please keep this notice with your Summary Plan Description (“SPD”) booklet for future reference. If you have any questions, please call the Fund Office.

Sincerely,  
Board of Trustees

**The Plumbers, Pipe Fitters and Mechanical Equipment Service  
Local Union No. 392 Health and Welfare Fund  
Summary of Material Modification  
June 2020**

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**Diagnostic Testing of COVID-19 for Active Employees and Pre-Medicare Retirees**

Effective March 18, 2020, the Welfare Fund will cover all diagnostic testing for COVID-19, including items and services furnished during healthcare provider office visits (including telemedicine), urgent care center visits and emergency room visits in order to receive the testing, without any cost-sharing to you and your dependents through the duration of the public health emergency. Coverage for such diagnostic testing will be covered at no cost regardless of whether the services are provided in-network or out-of-network.

**Treatment of COVID-19 for Active Employees and Pre-Medicare Retirees**

Effective March 1, 2020, the Welfare Fund will cover expenses for services related to the treatment of COVID-19 without any cost-sharing to you or your dependents through May 31, 2020. Coverage for such treatment will be covered at no cost regardless of whether the services are provided in-network or out-of-network.

**LiveHealth Online  
Telemedicine Benefit for Active Employees and Pre-Medicare Retirees**

Effective June 1, 2020, the Trustees are pleased to provide you with a new benefit that will allow you quick and easy access to a doctor wherever you are, 24 hours a day, seven days a week, 365 days a year. This new program will be made available through Anthem via LiveHealth Online®.

LiveHealth Online® doctors are available to answer your medical questions, make a diagnosis and even prescribe a medication for you, if necessary. Doctors through LiveHealth Online® can help with minor injuries and common medical ailments like colds, fevers, allergies, headaches and sore throats, as well as issues related to behavioral health. By using this new program, you can save time and get the care you need without having to schedule a doctor's appointment or be exposed to other sick people while sitting in a doctor's waiting room.

**The normal cost-sharing provisions of the Plan will apply to LiveHealth Online® visits.** You can connect directly with board-certified doctors through LiveHealth Online® by visiting [www.livehealthonline.com](http://www.livehealthonline.com) or downloading the free app on your mobile device or tablet.

## **New Specialty Drug Program Assistance for Active Employees and Pre-Medicare Retirees**

Effective January 1, 2020, the Welfare Fund teamed up with SaveonSP, an Express Scripts' partner, to help you and your family save money on certain specialty medications.

The SaveonSP Program takes advantage of the funds available from drug manufacturers to lower the cost for you and the Welfare Fund for certain specialty medications. If you participate in the SaveonSP Program, certain specialty medications will be provided to you **free of charge**. Your specialty medications will still be filled through Accredo, your existing specialty pharmacy.

Enrollment in the SaveonSP Program is voluntary. However, if you choose **NOT** to participate in the program, you will pay a significant copayment for your specialty medications. Additionally, your new copayment will **NOT** count towards either your medical or prescription drug out-of-pocket maximums.

If you are using a medication on the SaveonSP Specialty Drug List and you have not signed up for this program, please call SaveonSP at **(800) 683-1074** for more information. You may access the SaveonSP Specialty Drug List by visiting [www.saveonsp.com/local392](http://www.saveonsp.com/local392).

### **HRA Contributions for Physical Examinations**

The Trustees are pleased to provide another opportunity for participants to receive a \$100 contribution to their HRA if they complete a physical examination on or before **October 30, 2020** at the Activate Healthcare Family Medical Center. Dependent spouses and children are **NOT** eligible for this benefit.

For more information regarding the clinic and scheduling an appointment, please contact the applicable telephone number listed above or visit [www.activatehealthcare.com/local392](http://www.activatehealthcare.com/local392).

### **Bereavement Leave Benefit Expansion**

Effective February 20, 2020, the Trustees expanded the Bereavement Leave Benefit for mechanical equipment servicemen and commercial service plumbers who are eligible under the Plan for Class A Benefits through the 670 Hour Rule.

Under the Bereavement Leave Benefit, you may now be eligible for benefits upon the death of an immediate family member as follows:

- (a) Five (5) days of benefits for the death of a child or spouse;
- (b) Five (5) days of benefits for the death of a domestic partner (once per lifetime);
- (c) Three (3) days of benefits for the death of a parent, parent-in-law or sibling; and
- (d) One (1) day of benefits for the death of a grandparent.

As a reminder, you must provide written documentation that is satisfactory to the Fund Office showing a death in your immediate family to receive any benefits.

### **Death Benefit for Rx Only Retirees**

Effective March 1, 2020, Rx Only Retirees who opt-out of coverage under the Plan may still be eligible to receive the Death Benefit. If you decide to opt-out of the Plan, you must continue to make a Self-Payment to receive the Death Benefit. The current amount of the Death Benefit Self-Payment is \$25 per month. The Death Benefit Self-Payment amount is determined by the Trustees and is subject to change at any time.

### **Methods of Extending Eligibility for Active Employees**

Effective January 1, 2020, the Trustees revised the general eligibility requirements for extending eligibility for Active Employees. The specific eligibility requirements listed under each method remain the same.

In the event you fail to accumulate at least 670 hours during a Qualification Period, you may be able to extend your eligibility under the Plan provided you meet the general eligibility requirements and the specific eligibility requirements for each of the five methods (not including COBRA Continuation Coverage) listed in the Plan.

In addition to the specific eligibility requirements for each method, you must now meet all the following general eligibility requirements:

- (a) You are not a Non-Bargaining Unit Employee;
- (b) Your eligibility under the Plan did not terminate due to work in Industry Employment;  
and
- (c) You previously satisfied the Plan's Continued Eligibility Requirements for at least one Eligibility Period.

***If you have any questions about these changes or your benefits, please contact the Fund Office.***