Coping with COVID-19

Schedule a Telehealth or Virtual Visit With a Health Center Provider

To reduce the risk of infection, the Carpenters Center for Health is temporarily closed to visitors until the governor lifts the stay-at-home order; however, you may speak with a health center provider virtually! You and your family members may have a virtual visit—a phone call or video chat—with a health center provider for non-life-threatening illnesses. Doctors can continue to send prescriptions and refills to your pharmacy of choice, as needed.

To schedule a phone or video visit, log in to your My Premise Health account at MyPremiseHealth.com, use the My Premise Health app, or call (312) 337-4150.

The Fund Office Is Operating Remotely

In order to protect Fund Office employees, most of the Chicago and Lisle office staff are working remotely. Therefore, the Fund Office is currently closed to walk-in visitors.

We appreciate your patience during this time. If your call is not answered and you leave a voicemail message, a staff member will return your call as soon as possible.

There will be no interruption to pension payments, pension applications, SRP applications, disability benefits, medical claim payments, etc. If you need to provide documentation to the Fund Office, as a temporary measure, you may send a scanned copy or a photo of the documentation. If you need assistance, use the information on the back page to call the Fund Office to schedule a phone appointment (instead of an in-person visit), or if you have questions about any of your benefits.

COVID-19, a novel (new strain) coronavirus, is an illness that affects your breathing and lungs. In most cases, the symptoms are similar to the flu, like fever, cough, shortness of breath, and breathing difficulties. In more serious cases, it can cause pneumonia and other severe respiratory problems.

If you have COVID-19 symptoms, call your doctor or the health center. It’s important to take this step to ensure you get the care you need without putting others at risk of infection.

Turn to page 3 for complete information about COVID-19 benefits.
Benefit and Coverage Support During COVID-19

The following temporary changes to our eligibility rules and benefits will allow you to have access to the health care coverage you need during this crisis:

* **Extension of eligibility coverage under the Active Plan:** If you are eligible for benefits under the Active Plan for the coverage quarter of March 1, 2020 through May 31, 2020, but will lose eligibility for the June 1, 2020 through August 31, 2020 coverage quarter due to a reduction of hours, your eligibility will automatically be extended for one quarter, therefore making you eligible for benefits for the coverage quarter of June 1, 2020 through August 31, 2020. Note: This does not apply to retirees or anyone making premium payments on or after March 1, 2020, to continue coverage under COBRA, the Low Cost Medical Plan, or making self-payment of hours.

* **Temporary reduction in hours requirement:** Effective with the June 1, 2020, coverage quarter, the four calendar quarter look-back hours requirement is reduced from 1,000 hours to 750 hours. For apprentices, the four calendar quarter look-back hours requirement is reduced from 760 hours to 500 hours. This will remain in effect through the coverage quarter ending November 30, 2020.

* **In-network hospital claims:** For claims incurred on or after March 1, 2020, 100% coverage for in-network hospital charges for individuals hospitalized and receiving inpatient care for COVID-19. Deductibles and coinsurance do not apply. This temporary benefit change does not apply to separate medical charges you may receive relating to inpatient treatment, for example, for physician fees, readings of X-rays and CT scans, etc. This does not apply to non-PPO hospital claims.

* **COBRA premiums and Low Cost Plan premiums:** There is a 25% reduction in the cost of COBRA premiums and Low Cost Plan premiums for the April, May, June, July, and August 2020 coverage months. Any overpayments will be applied to future months, or, in some cases, direct refunds may be issued.

* **Telehealth and virtual visits:** For claims incurred on or after March 1, 2020, 100% coverage for all PPO and non-PPO medical and behavioral health virtual office visits and telehealth visits. Non-PPO charges are subject to the reasonable and customary allowance as allowed by applicable law. Deductibles and coinsurance do not apply.

* **COVID-19 claims:** For claims incurred on or after March 1, 2020, 100% coverage for PPO and non-PPO COVID-19 testing, office visits, ER, and urgent care visits relating to the treatment of COVID-19. To the extent permitted by law, all non-PPO COVID-19 claims are subject to the reasonable and customary allowance. Deductibles and coinsurance do not apply.

* **Short-term disability benefits:** The definition of non-occupational illness is expanded to include coverage for imposed quarantine or self-quarantine of an eligible employee who is unable to work because his attending physician has certified that such quarantine is: (1) medically necessary or appropriate because the eligible employee has been diagnosed with COVID-19; (2) had exposure or suspected exposure to COVID-19; and/or (3) a member of the eligible employee’s household has been diagnosed with COVID-19. Your physician must certify that quarantine is medically necessary or appropriate according to the accepted guidelines of the CDC and/or your state Department of Health. If you qualify for COVID-19 disability benefits, the seven-day waiting period is waived.

---

### Plans

<table>
<thead>
<tr>
<th>Plans</th>
<th>Current Premium</th>
<th>25% Premium Reduction for the Coverage Months of April, May, June, July, and August 2020</th>
<th>Full Premium Due for the Coverage Month of September 2020 and Going Forward</th>
</tr>
</thead>
<tbody>
<tr>
<td>COBRA PLUS – Single</td>
<td>$581.00</td>
<td>$435.75</td>
<td>$581.00</td>
</tr>
<tr>
<td>COBRA PLUS – Family</td>
<td>$1,435.00</td>
<td>$1,076.25</td>
<td>$1,435.00</td>
</tr>
<tr>
<td>COBRA Core – Single</td>
<td>$528.00</td>
<td>$396.00</td>
<td>$528.00</td>
</tr>
<tr>
<td>COBRA Core – Family</td>
<td>$1,304.00</td>
<td>$978.00</td>
<td>$1,304.00</td>
</tr>
<tr>
<td>COBRA Apprentice – Single</td>
<td>$467.00</td>
<td>$350.25</td>
<td>$467.00</td>
</tr>
<tr>
<td>COBRA Apprentice – Family</td>
<td>$1,153.00</td>
<td>$864.75</td>
<td>$1,153.00</td>
</tr>
<tr>
<td>Low Cost – Single</td>
<td>$197.00</td>
<td>$147.75</td>
<td>$197.00</td>
</tr>
<tr>
<td>Low Cost – Family</td>
<td>$531.00</td>
<td>$398.25</td>
<td>$531.00</td>
</tr>
</tbody>
</table>
NEW!
Specialty Medication Network Provider

On March 1, 2020, your prescription benefits were enhanced by retaining the services of Accredo as the Fund’s specialty drug vendor. Accredo is affiliated with Express Scripts, our current prescription benefit manager. Specialty drugs are used to treat complex chronic or rare medical conditions and that may require special handling.

Note: This change only impacts specialty medications. All other prescription medications will continue to be handled through Express Scripts.

Delivery and payment of the specialty medications are handled by Accredo. In addition, administration supplies, like syringes and needles, are provided at no extra charge. Accredo will contact you 7 to 10 days prior to your prescription running out to arrange for your next delivery.

If you need a specialty medication in the future, have your physician contact Accredo at (866) 759-1557, fax the prescription to (800) 391-9707, or e-prescribe by following the instructions on accredo.com.

If you have questions or concerns, contact Accredo at (800) 803-2523, phone lines are open Monday through Friday, 7 a.m. - 10 p.m., and Saturday, 7 a.m. - 4 p.m. Select the “new patient” option when prompted. For specialty medications, consider registering at accredo.com to order refills online, check your order status, track shipments, learn more about your condition, and much more.

Turn to ComPsych During Times of Stress

You don’t have to deal with the uncertainty and anxiety caused by COVID-19 alone. The employee assistance program, offered through ComPsych, can help you and your family with emotional support and stress management. Log in to guidanceresources.com and select COVID-19 Coronavirus Resources (on the homepage). There you’ll find a Digital Toolkit with helpful resources like webinars, health and safety tools, and FAQs.

Counselors are available 24/7 by calling (888) 860-1566 or visiting guidanceresources.com. You may be eligible to receive up to five FREE confidential counseling sessions.

The Fund Office is Now on Facebook!

You can now follow us on Facebook at Chicago Regional Council of Carpenters Benefit Funds.

COVID-19 is a rapidly developing situation. The Fund is using Facebook to keep members up to date with the latest information. If you have a Facebook account, please follow Chicago Regional Council of Carpenters Benefit Funds to access our updates.
Congratulations, Taric Douglas!
Taric, a member of Carpenters Local Union 1693, was the winner of the Carpenters Center for Health Apple Watch raffle. Thank you, Taric, for taking the steps to enter, and we hope you enjoy your new watch!

Save Money With Your HRA

Your HRA account—administered by ConnectYourCare (CYC)—provides you with money to pay for a wide range of eligible health care expenses for you and your dependents, both now and in the future. Your HRA is designated as tax-advantaged by the IRS. This means you don’t pay income tax on contributions to or reimbursements from your account, saving you money!

An HRA account was set up for you automatically; however, in order to access and utilize those funds, you must be a Member in Good Standing with your Local Union (your dues must be current and not in arrears). Before you can start using your funds, there are a few steps you need to take:

STEP 1:
Activate your CYC debit payment card by calling (800) 844-2881.

Note: You should have received two cards; by activating one card, you will automatically activate the other.

STEP 2:
Visit connectyourcare.com/crcchra to register your HRA account online. Select Login, then New User Registration, then follow the steps.

STEP 3:
Download the myCYC mobile app to your smartphone or tablet. The app is free, secure, and available from the App Store (Apple) or Google Play (Android).

Reimbursement is available up to the amount credited to your account, reduced by prior reimbursements. You have options for how to use your HRA account to pay for eligible expenses:

☆ Use your CYC debit payment card
☆ Pay up front and get reimbursed
☆ Direct payment to a provider

For more information, read the HRA Brochure or the Frequently Asked Questions (FAQ), available on crccbenefits.org, contact CYC at connectyourcare.com/crcchra, or call (833) 881-8156, 24 hours a day, seven days a week.

Manage Your Account on the Go

It’s easy to view your account balance and payments, request reimbursement, submit pictures of receipts, and more through the ConnectYourCare website, connectyourcare.com/crcchra, or on the mobile app myCYC.

Don’t Pay Out of Pocket for Diagnostic Imaging

You and your covered dependents can get free diagnostic imaging services, such as an MRI, CT scan, or PET scan, through the Absolute Solutions Network. To make an appointment at one of over 3,600 locations, call Absolute Solutions at (800) 321-5040, 7:00 a.m. to 6:30 p.m., Monday–Friday. Don’t forget to show your Absolute Solutions ID card when you go for your visit. (Does not apply to the Low Cost Medical Plan or the Retiree Plan of Benefits.)
Think Before You Withdraw From Your Supplemental Retirement Account

The Supplemental Retirement Plan is a defined contribution retirement savings plan. While you are working in covered employment, your employer contributes to the Plan based on the hours you work, growing your account over time. Your account balance depends on employer contributions, and the investment gains or losses on those contributions.

The Supplemental Retirement Plan is essential to financing a comfortable retirement.

While the money in your account is yours, making a withdrawal before retirement will cost you in the long run. If you withdraw money before age 59½, you will be charged a 10% Early Withdrawal Tax Penalty by the IRS on top of regular income tax. Plus, anything you take out of your account early stops your investment returns from growing. It may not seem like you’re withdrawing a lot, but the impact on your account can be huge. Withdrawing just $10,000 may cost you over $25,000 in investment returns in the long run—that’s a huge loss to your long-term savings.

Advantages of Keeping Your Money in the Plan

Here are some advantages of keeping your money in the Plan until you are ready to retire:

- Your money keeps growing, based on your investment returns, tax-free.
- The Trustees have worked with the Plan’s investment consultant to identify investment funds that have a history of positive returns and low investment management fees. It might be difficult to match these low fees if you withdraw your money and try to invest it on your own.

Make your well-being a priority

While you may not be able to go to the gym right now, this is not the time to start slacking on your wellness regimen. Exercising and eating healthy are essential to maintaining your mental and physical well-being. Consider these quick tips:

- **Eat healthy.** Stress and boredom can lead to overeating, so it’s important to pay attention to portion control. Many of us are used to working on a job site or in an office, where food isn’t always so readily available. While you’re at home, try to maintain your regular eating habits as much as possible.

- **Get some exercise.** Break up your day with activities that get your heart pumping. It can be a walk, bike ride or virtual yoga class. Get creative with your workout—wine bottles can be used for weights and sturdy chairs for step-ups. Consider challenging other members or your friends to an ab workout or steps challenge. A little friendly competition can make exercise fun!

- **Maintain a routine.** It can be tempting to stay up late or sleep through the weekend, but keeping a consistent bedtime schedule is important to staying focused and productive.

- **De-stress.** Use the time you would have spent commuting to try a de-stressing technique. Whether meditating, deep breathing or journaling, a little mindfulness can go a long way toward lowering anxiety levels.

- **Pick up the phone.** Have a phone or video chat with a friend or family member. Talking through your emotions, challenges or successes can be a great stress reducer. Plus, you may learn you’re not the only one experiencing some stress or anxiety right now.

Not sure where to start? The Employee Assistance Program, through ComPsych, is a great resource for well-being tips, tricks and tools. See the ComPsych article on page 2 for more information.

COVID-19 and Your Supplemental Retirement Account

Recently, the market has been fluctuating due to the uncertainty around COVID-19. It’s important that you contact John Hancock and speak with a representative before making changes to your Supplemental Retirement Account. They can work with you to make a plan that meets your needs and retirement time line.
Questions About Your Benefits?
Call the Fund Office at (312) 787-9455.

<table>
<thead>
<tr>
<th>Phone Option</th>
<th>Department</th>
<th>FAX</th>
<th>EMAIL</th>
</tr>
</thead>
</table>
| **Option 3** | Health Benefits Department: Eligibility for benefits; medical, drug, and disability claims; COBRA and self-pay premiums; change of address; and dropping or adding dependents. | (312) 951-1515 | Eligibility: Activeenrollment@crccbenefits.org
Disability claims: Disability@crccbenefits.org |
| **Option 4** | Retirement Benefits Department: Retiree health coverage; applying for a pension or death benefits. | (312) 951-3986 | pension@crccbenefits.org                  |
|              | Withdrawals from your Supplemental Retirement account. | (312) 337-3779 | srp@crccbenefits.org                     |
| **Option 5** | Contributions & Collections Department: Employer contributions; reciprocal transfers; employer audits; and carpenter complaints for non-payment of hours. | (312) 787-3212 | contributionspayment@crccbenefits.org     |

Website: crccbenefits.org

The information provided in on the LEVEL is of a general nature only and does not replace or alter the official rules and policies contained in the official plan documents that legally govern the terms and operation of the Welfare Fund. If this newsletter differs in any way from the official plan documents, the official plan documents always govern. Receipt of this newsletter does not guarantee eligibility for benefits. The Trustees have the right to modify benefits at any time.