

Teamsters Local 641 Welfare Fund

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SUMMARY & CLARIFICATION OF MATERIAL MODIFICATIONS

TO: Plan Participants
FROM: Board of Trustees
SUBJECT: Clarification & Notice of Benefit Changes
DISTRIBUTION DATE: September 18, 2020

EIN: 22-6220289
PLAN NUMBER: 501

IMPORTANT NOTICE TO ALL PARTICIPANTS OF THE

TEAMSTERS LOCAL 641 WELFARE FUND

Please keep this letter with your Summary Plan Description

This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes being made to the plan of benefits (the "Plan") of Teamsters Local 641 Welfare Fund (the "Plan"). You should take the time to read this SMM carefully. If you have any questions regarding these changes to the Plan, please contact the Fund Office at (908) 687-4488.

IMPORTANT CORONA VIRUS UPDATES

- **COVID-19 Testing**

Previously, in March 2020 and through the end of the national emergency as declared by the federal government, the Fund has been covering diagnostic tests that are approved or authorized by the FDA to detect the virus that causes COVID-19 at 100% of the Allowed Charge, with no cost sharing to you.

- **COVID-19 Antibody Testing Claims**

New guidance to clarify coverage requirements of diagnostic Antibody testing was recently issued jointly by the Department of Labor (DOL), the Department of Health and Human Services (HHS), and the Department of the Treasury. Further guidance was issued by the Center for Disease Control and Prevention (CDC) and the Food and Drug Administration (FDA). These Changes are effective August 1, 2020

CDC does not currently recommend using antibody testing as the sole basis for diagnosis of acute infection, and antibody tests are not authorized by FDA for such diagnostic purposes. In certain situations, serologic assays may be used to support clinical assessment of persons who present late in their illnesses when used in conjunction with viral detection tests. In addition, if a person is suspected to have post-infectious syndrome (e.g., Multisystem Inflammatory Syndrome in Children) caused by SARS-CoV-2 infection, serologic assays may be used. The CDC also expects an individualized health assessment to determine the need for COVID-19 Antibody testing.

Teamsters Local 641 Welfare Fund will implement necessary steps to reflect the updated guidance from the CDC on Serological testing claims. That means:

- Anyone Over 21 yrs. of age -**Beginning with claims received on or after 8/1/20**, payment for testing **will require proof** that an individualized health assessment was performed by the ordering clinician, acting within their scope of licensure, to be eligible for reimbursement
- Anyone Under 21 Years of Age- **Beginning with claims received on or after 8/1/20** for those patients Horizon BCBSNJ **will not require proof** of an individualized health assessment for claims for members and beneficiaries since CDC guidelines indicate that Serological testing may be appropriate with respect to Multisystem Inflammatory Syndrome in Children, which is associated with COVID-19,
- **Serological testing claims received prior to 8/1/20**, will pay without the additional administrative documentation requirement, since these claims predate the updated guidance from the Departments and CDC.

If you would like additional information you may find it on the CDC website on COVID19 at <https://www.cdc.gov/coronavirus/2019-ncov/about/index.htm> or please do not hesitate to contact us at the Welfare Fund Office.

NEW PLAN ENHANCEMENTS

- **TDAP VACCINE FOR ADULTS**

Teamsters Local 641 Welfare Fund will now cover Tetanus Vaccine for adults. - We currently cover for children & adolescents. For adults, the CDC recommends a booster dose every 10 years. This Tdap vaccine will prevent:

- TETANUS (T) causes painful stiffening of the muscles. Tetanus can lead to serious health problems, including being unable to open the mouth, having trouble swallowing and breathing, or death.
- DIPHTHERIA (D) can lead to difficulty breathing, heart failure, paralysis, or death.
- PERTUSSIS (a), also known as “whooping cough,” can cause uncontrollable, violent coughing which makes it hard to breathe, eat, or drink.

- **HEPATITIS B FOR ADULTS**

The Plan will also cover Hepatitis B for adults without a physician referral. The Hepatitis B vaccine is a safe and effective vaccine which is already covered under our plan for all infants at birth and children up to 18 years. The Hepatitis B vaccine is also recommended for adults living with diabetes and those at high risk for infection due to their jobs, lifestyle, living situations, or country of birth. Since everyone is at some risk, all adults should seriously consider getting the Hepatitis B vaccine for a lifetime protection against a preventable chronic liver disease.

If you have any questions on the above enhancements to our Plan, please do not hesitate to contact us at the Welfare Fund Office at (908) 687-4488.

Very truly yours,

Diane Florian

Diane Florian
Plan Manager
For the Board of Trustees