



**IRON WORKERS OF WESTERN PENNSYLVANIA BENEFIT PLANS**  
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**Dear Participant:**

This notice advises you of some important changes made to the Iron Workers Welfare Plan of Western Pennsylvania ("Welfare Plan"). This notice also changes information previously provided to you in the Welfare Plan Summary Plan Description (SPD) and/or other supplementary materials.

**Changes to Highmark Coverage Due to COVID-19**

In response to the COVID-19 pandemic, Highmark has made the following changes to the medical insurance coverage provided under the Plan.

- **The following services will be covered in full, with no cost sharing, both in and out of network, from March 13, 2020 through June 13, 2020:**
  - COVID-19 Lab Test
  - Office visits, Telehealth Visits, Urgent Care and ER visits when that visit results in a COVID-19 diagnostic test being ordered or administered. If no COVID-19 diagnostic test is ordered or administered, the applicable copayment will apply.
  - Telemedicine Vendor visits (Doctors on Demand, Amwell, Teledoc) regardless of visit reason.
  - Virtual visits (PCP, Specialist) regardless of visit reason
  - With a few exceptions, Highmark's current utilization management will still apply and, if applicable, visit limits will still apply.
- **Cost sharing will be waived for inpatient COVID-19 treatment from February 1, 2020 through May 31, 2020.**
  - Members who receive **in-network** inpatient care to treat COVID-19 will not incur deductibles, co-insurance or copays.
  - Waiver applies to covered in-network services ONLY. Services from out-of-network providers WILL NOT be covered by the waiver.
  - Waiver only applies for a confirmed diagnosis (after a positive COVID-19 test).
  - If applicable, benefit limits/maximums will apply.
  - In most cases, standard prior authorizations will apply.

**Additional Information.** You should review these changes carefully. If you have any questions, please contact the Plan Office or Highmark.

Sincerely,  
The Board of Trustees