



March 2020

Dear Participants of Teamsters Local 14,

The situation related to the novel coronavirus (COVID-19) is rapidly changing. As information continues to unfold about COVID-19, be assured that you can count on your Fund to provide the support and benefits that you and your family need.

The spread of COVID-19 is causing many businesses, including our contributing employers, to close work locations, begin layoffs, and/or reduce hours. The Trustees of the Teamsters Security Fund for Southern Nevada – Local 14 are here to support you during this time of uncertainty by ensuring your coverage will be extended if you lose eligibility.

What this Means For You

If you were laid off or terminated anytime after March 1, 2020, or you otherwise lose eligibility for coverage as a result of the COVID-19 national emergency, **you can continue your health coverage through June 30, 2020**. You will not need to make self-payments during this time; your current medical, dental, and vision coverage will continue automatically. Your eligible dependents will continue to be covered, too.

If you remain ineligible for coverage after June 30, 2020, you can continue your coverage through COBRA.

No Deductible, Copays, or Coinsurance for COVID-19 Testing

If you think you have symptoms of the virus or believe you have been exposed to it, we encourage you to take action. Testing for COVID-19 will be covered at 100% as a preventive service. In-network office visits, urgent care, and emergency room visits associated with COVID-19 testing will also be covered at 100%. We encourage you to use in-network providers whenever possible. You will not pay a deductible, copay, or coinsurance.

To find an in-network provider near you, do the following:

- **If you are in the PPO plan** (Anthem Blue Cross Blue Shield network), visit [anthem.com](https://www.anthem.com) or call 702-851-8286. If you need hospital care in Southern Nevada, use the Health Services Coalition network. A list of in-network hospitals can be found at lvhsc.org/coalition.
- **If you are in the HMO plan** (Health Plan of Nevada), visit myhpnonline.com or call 702-242-7300 or 800-777-1840.

For additional information on finding in-network providers, visit teamsters14benefits.com.

Access to Telehealth at No Cost

See a doctor without leaving your home! We recommend that members use telehealth when possible to help prevent the spread of infection and improve access to care. You can connect with a doctor 24/7 from the comfort of your home via two-way video on your smartphone, tablet, or computer.



- **If you are in the PPO plan**, visit livehealthonline.com or download the LiveHealth Online mobile app. Through June 14, 2020, there is no cost to you to use telehealth services.
- **If you are in the HMO plan**, visit nowclinic.com or download the NowClinic mobile app. Telehealth services are always available at no cost to you.

You will need to register the first time you use telehealth services. We encourage you to register today so that you're ready for a visit when you need one.

Prescription Drug Access

Waived early refill limits. EnvisionRx is waiving early refill limits on 30-day prescriptions for maintenance medications at any in-network pharmacy. Relaxing these limitations will allow you to fill your maintenance medication prescriptions ahead of their normal refill schedule. The 30-day early fill override is a temporary process in effect for the current COVID-19 emergency situation.

Mail order. EnvisionRx allows for home delivery of a 90-day supply of most prescription medications. **There is no cost to you for generic medications;** brand name drugs can be filled for a low copay. With the Centers for Disease Control and Prevention (CDC) encouraging people at higher risk for COVID-19 to stay at home as much as possible, this is a convenient option to avoid visiting the pharmacy. To set up home delivery, call EnvisionRx at 866-909-5170 or visit envisionpharmacies.com.

Connect With Your Employee Assistance Program (EAP)

Situations, such as the COVID-19 outbreak can be stressful. It's normal to feel stressed because of a health crisis or traumatic event. If you need help managing life's stressors, use the employee assistance program (EAP) provided through Harmony Healthcare.

The EAP provides up to eight free visits per person per incident per year for professional, confidential counseling for you and your covered family members. Contact the EAP by calling Harmony at 702-251-8000 or 800-363-4874, or visit harmonyhc.com/eap/accounts/teamsters-14.

Harmony Healthcare is now offering telemedicine options upon request.

Call a Teamsters Local 14 Family Wellness Center

If you are experiencing symptoms of COVID-19, call a Family Wellness Center. Reasons to call a Family Wellness Center include:

- Fever or cough, shortness of breath
- Close contact with someone known to have COVID-19
- Recent traveled from an area with widespread, ongoing community spread of COVID-19

To contact the Family Wellness Center visit activatehealthcare.com/teamsters14, or call 702-728-5806 for the Henderson Family Wellness Center, or 702-844-8143 for the Northwest Las Vegas Family Wellness Center. Once you call you will be scheduled for a telephone or video visit. After the telephone or video visit, if necessary, you will be scheduled for an in-person clinic appointment. This will help ensure you get the care you need without endangering other members.



The Teamsters Local 14 Family Wellness Centers offer plan members FREE:

- Virtual care visits
- High-quality, confidential medical care and preventive care
- Access to certain prescription drugs
- Lab work

PPO plan members and their covered dependents can utilize clinic services at no out-of-pocket cost! HMO plan members can also take advantage of the centers.

You must make an appointment before visiting the Family Wellness Center for your medical needs. However, same-day appointments are generally available. Contact the Family Wellness Center closest to you to schedule your appointment.

4 Ways to Avoid COVID-19

Take the following steps to avoid becoming infected or infecting others.

1. Avoid close contact with people who are sneezing or coughing, running a fever, or experiencing shortness of breath.
2. Before you sneeze or cough, cover your nose and mouth with a tissue (then dispose of it immediately afterward). If you're caught off guard, bend your arm and sneeze or cough into the inside of your elbow.
3. Wash your hands regularly for at least 20 seconds with soap and water. If soap and water aren't available, use hand sanitizer or sanitizing wipes that have at least 60% alcohol.
4. Avoid touching your face—eyes, nose, mouth, or ears—especially if you haven't washed your hands immediately beforehand.

Stay Informed, Stay Healthy

In these turbulent times, it is important to stay informed. Your best source for the latest information about your coverage and benefits is our Fund's website at teamsters14benefits.com. For additional information about COVID-19, visit the CDC website at cdc.gov/coronavirus/2019-ncov.

Zenith American Solutions – Administrative Office

As a precaution for employees and members, Zenith has closed the walk-in area of the Administrative Office until further notice. Please call customer service (702-851-8286), visit zenith-american.com, or fax a document to 702-734-8619.

Sincerely,

Board of Trustees

Teamsters Security Fund for Southern Nevada – Local 14