

**Heating, Piping and Refrigeration  
Medical, Pension and Training Funds  
Steamfitters Local Union 602 Retirement Savings Plan**  
9411 PHILADELPHIA ROAD, SUITE S BALTIMORE, MARYLAND 21237  
Telephone Numbers: (800) 618-2879 (410) 444-3756 Fax (410) 687-7600

March 19, 2020

**Important Information Regarding Your Plan Benefits**

Dear Participant,

The Board of Trustees of the Heating, Piping and Refrigeration Medical Fund (“the Plan”) have adopted the following temporary benefit modifications effective as of March 19, 2020. These modifications will be effective until the end of the public health emergency declaration by the Department of Health and Human Services (“HHS”).

**Refills on Maintenance Medications.** CVS/Caremark has temporarily relaxed refill-too-soon rules to allow members to receive an early refill for maintenance medications as long as their prescription has remaining refills. This service will be available at the retail pharmacy for a 30-day early refill. It is recommended that you call CVS/Caremark prior to going to the pharmacy. The telephone number for CVS/Caremark is (800) 594-3083. The number for Silverscript for Medicare-eligible retirees is (888) 624-1141.

**No Participant Cost-Sharing for COVID-19 Related Testing.** The Plan will pay 100% of allowable charges for: 1) diagnostic products for the detection of SARS-CoV-2 (coronavirus) or the diagnosis of the virus that causes COVID-19 approved, cleared or authorized by the FDA; and 2) items and services furnished to individuals during health care provider office visits (including telehealth visits), urgent care center visits, and emergency room visits that result in an order for or administration of the above-referenced in vitro diagnostic products. The items and services must relate to the furnishing of the diagnostic product or evaluating the individual for determining if they need such product. These services will be provided without regard to the Plan’s deductible, coinsurance, or copayment rates and are 100% covered by the Plan.

**Telephonic Visits with Covered Medical Providers.** The Plan will cover telephonic visits with a medical or mental health provider on the same terms it would cover in-person visits with such providers.

Active participants, Non-Medicare Retirees, and their dependents also continue to have access to Teladoc, the Plan’s telephonic medical provider, and Curalinc Healthcare, an telephonic Integrated Behavioral Health provider. **Effective March 27, 2020** these services will be available to Medicare eligible retirees and Medicare eligible spouses of retirees. The services are described in greater detail below for reference.

**Teladoc.** This is a telephone-based physician consultation service that is available 24 hours a day, 365 days a year that can be utilized in lieu of going to a physician’s office. Over the telephone, physicians will offer diagnoses, medical advice, treatment recommendations, and prescribe medication. It is designed to improve access to quality care, and to minimize costs by reducing visits to the doctor’s office and urgent care centers and improve patient health. You may reach Teladoc at 1-800-DOC-Consult or by going to MyDrConsult.com.

**Integrated Behavioral Health.** This is a service Administered by Curalinc Healthcare and is designed to address substance abuse, mental health issues and other wellness related matters. Integrated Behavioral Health manages health care options for participants with the following health conditions: addictive behavior, anxiety, anger management, depression, family counseling, grief, organizational change, stress management, and substance abuse. Participants and their families can contact Integrated Behavioral Health representatives 24 hours a day, 7 days a week, to obtain short-term counseling and guidance regarding inpatient care, hospitalization, or other intensive treatment options. Integrated Behavioral Health also offers free legal and financial consultation, dependent care referrals, onsite counseling services, and organizational consultations with web-based services. You may reach CuraLinc at 1-888-881-LINC (5462) or by going to [www.supportlinc.com](http://www.supportlinc.com) and entering the Username: hpr and the Password: linc123

Should you have any questions regarding these temporary changes to the Medical Fund, please contact the Fund Office at the telephone numbers above.

Sincerely,  
The Board of Trustees