IMPORTANT NOTICE – 401k Distribution
Effective April 6, 2020

Due to possible financial hardship related to or diagnosis of coronavirus disease, the 401k Plan is amended to allow in-service distributions to Participants beginning on April 6, 2020 and ending on June 30, 2020, in an amount no greater than $10,000.

In order to qualify for this one-time distribution, one of the following criteria must be met:

• You are diagnosed with the virus SARS–CoV–2 or with coronavirus disease 2019 (COVID–19) by a test approved by the Centers for Disease Control and Prevention; or

• Your Spouse or dependent (as defined in section 152 of the Internal Revenue Code of 1986) is diagnosed with such virus or disease by such a test; or

• You experience adverse financial consequences as a result of the following:
  1) being quarantined, being furloughed or laid off or having work hours reduced due to such virus or disease; or
  2) being unable to work due to lack of child care due to such virus or disease; or
  3) closing or reducing hours of your business owned or operated due to such Virus or disease; or
  4) other factors as determined by the Secretary of the Treasury

Please Note:

• Any distribution taken under the above-referenced provisions will be taxable income. Unless you elect otherwise, any amount required to be included in your gross income will be included ratably over the 3-taxable-year period from 2020 through 2022. However, based upon the latest information from Prudential, you will need to consult with a tax advisor in order to do so and will only be able to do so “if future IRS guidance permits.” This is a description of the law as initially passed and does not constitute tax advice. You should see a tax advisor for advice on how to treat these distributions for income-inclusion and/or other purposes.

• These in-service distributions are not subject to the 10% early distribution penalty applicable to distributions made before age 59 ½. However, based upon the latest information from Prudential, you will need to see a tax advisor on how to substantiate this and will be able to claim exemption from the 10% early distribution penalty “if future IRS guidance permits when filing an individual tax return.”

• These in-service distributions may be repaid to the Plan in one or more contributions within three years, beginning on the day after the date on which the distribution was received. You may need to see a tax advisor on managing tax-related issues regarding repayment.

• These in-service distributions are a temporary measure designed to assist the membership in a time of possible financial or medical hardship and may be revoked at any time prior to June 30, 2020 by the Joint Board of Trustees.

To apply for this benefit, please contact Prudential at 1-877-778-2100.
Dear Participants:

The Fund has temporarily enhanced your health care benefits to provide the following coverage as it relates to COVID-19:

1. COVID-19 Test
   The Fund will cover the cost of medically necessary COVID-19 tests that are prescribed for you and your family by your doctor, following Centers for Disease Control (CDC) guidelines. This means you’ll incur no cost sharing for COVID-19 testing that follows CDC guidelines.

   But, please note: cost sharing for testing for other conditions and treatments not related to COVID-19, if applicable, will apply.

2. Prior Authorizations
   Prior authorization will be waived for diagnostic tests and for covered services related to COVID-19 that are medically necessary -- provided your doctor follows the CDC guideline when prescribing the test.

3. Impact on Prescription Drugs
   Access to prescription drugs -- even drugs not related to COVID-19 -- will be temporarily expanded to ensure you and your family do not experience shortages or difficulties filling your prescriptions. The Fund implements this expanded access by:
   • Waiving early medication refill limits on 30-day prescription maintenance medications, except for opioid drug limits; and
   • If there are drug shortages or access issues due to COVID-19, the Fund will practice formulary flexibility.

4. Remote Care Option
   The Fund, through Blue Cross Blue Shield of Michigan (BCBSM), offers the following remote access care option provided at no cost to you:

   Virtual Visit: Primary care physicians who have the capability to conduct virtual or telephonic visits, this availability is based on the capabilities of your individual provider.

   24-Hour Nurse Line: A registered nurse is available by phone at 1-800-775-BLUE (2583) and can answer your questions regarding symptoms and direct you on the next steps in your care.

For more information, please visit the BCBSM Health News blog that is updated daily with information about the Coronavirus and other health topics at www.mibluesperspectives.com.

Sincerely,
The Board of Trustees UA Local 190 Health & Welfare Plan