

## MORROW MEADOWS CORPORATION EMPLOYEE INFORMATION

In an effort to keep our employees informed as to what options they have regarding health care and unemployment options due to the Coronavirus health crisis, we are providing the following information as to where to file a claim, along with contact information where employees can obtain additional assistance.

For all employees whose hours have been reduced or jobs shut down due to the Coronavirus:

### Eligibility for Unemployment Insurance

Unemployment Insurance benefits provide partial wage replacement to employees who are unemployed through no fault of their own. Unemployment Insurance is paid for by the employer and provides partial income replacement when you are unemployed and meet all the eligibility requirements. Employees whose hours have been reduced are eligible to apply online, and the reason should be stated as 'hours reduced' or 'lack of work'.

#### California:

Use EApply for UI at [www.edd.ca.gov/eapply4ui](http://www.edd.ca.gov/eapply4ui). This is the fastest way to file a new claim. You may also speak to an Employment Development Department (EDD) representative Monday through Friday between 8 am and noon by calling 1-800-300-5616.

#### Oregon:

You can access the Oregon on-line claim system at [www.oregon.gov](http://www.oregon.gov). There is a box that says "unemployment claims" that you can click to start the claim process. The phone number to call for assistance is (877) 345-3484

#### Washington:

You can access the Washington state on-line system by going to [www.esd.wa.gov](http://www.esd.wa.gov). There is a box that says "Coronavirus COVID 19" where you can find resources, recommendations and up to date information. You can also apply for unemployment benefits, or call (800) 525-0127 for assistance.

For all employees who experience a reduction of work hours due to the Coronavirus, no claims will be contested. Please be assured that you have the full support of Morrow Meadows Corporation and Cherry City Electric.

## State Disability

If you are unable to work due to medical quarantine or illness related to COVID -19 (certified by a medical professional) State disability is a short-term benefit paid by the state to eligible workers who have a full or partial loss of wages due to a non-work-related illness or injury.

California—Go to [www.edd.ca.gov/disability](http://www.edd.ca.gov/disability) to file a claim

Oregon and Washington—Go to [www.ssa.gov](http://www.ssa.gov) , or call the SSA's toll-free customer service line at (800) 772-1213

## Paid Family leave

If you are unable to work because you are caring for an ill or quarantined family member with COVID-19 (certified by a medical professional)

California—Go to [www.edd.ca.gov/paidfamilyleave](http://www.edd.ca.gov/paidfamilyleave) to file a claim

Washington—Go to [www.paidleave.wa.gov](http://www.paidleave.wa.gov) to file a claim

Oregon—Program is a work in progress, no claim available at this time

## CARES Act

**March 30, 2020**

### **CARES Act, COVID-19 Relief Package, Signed into Law Strengthens Federal Government and Health Care System's Response**

On March 27, 2020, President Trump signed the Coronavirus Aid, Relief and Economic Security (CARES) Act into law. The \$2 trillion package provides economic relief to individuals, health care providers, small businesses, and heavily affected sectors of the economy, and is intended to strengthen the federal government and health care system's response to the COVID-19 pandemic. The bill passed the Senate unanimously on March 25 and passed the House on March 27 with an overwhelming voice vote.

### **Key economic provisions of the CARES Act include:**

- **Individual Stimulus Payments:** Provides a one-time \$1,200 refundable tax credit for individuals (\$2,400 for joint taxpayers), plus \$500 per child under age 17. The payment phases out for those with adjusted gross incomes of \$75,000 or more (\$150,000 for joint taxpayers). The rebates would not be counted as taxable income for recipients.

- **Unemployment Insurance and Grants:** Creates a temporary Pandemic Unemployment Assistance program through December 31, 2020 to provide payment to those not traditionally eligible for unemployment benefits. Provides up to \$600/week to each recipient of unemployment insurance or Pandemic Unemployment Assistance for up to four months.
- **Short-Term Compensation Programs:** Provides \$100 million in federal grant funding to support short-term compensation arrangements, where employers can reduce employee hours instead of laying off workers and impacted employees will receive a pro-rated unemployment benefit.
- The bill can be read in full at <https://www.congress.gov/bill/116th-congress/house-bill/748/text>

## Health insurance contact information

### Office employees, Southern California and Northern California

For office employees in Northern and Southern California, below is the contact information for whichever health plan you have, as well as information to access a doctor via Telehealth. Telehealth/telemedicine options are being recommended now as an alternative to going to a doctor's office. This option allows an employee to call in and connect with a doctor via video or phone to discuss symptoms. Telehealth examples include virtual care 24/7, even on weekends and holidays. You can schedule a virtual care appointment on-line or by phone in minutes. Typically, the co-pay for the telehealth option is the same as going to the doctor, but you can confirm that when you make your appointment

Cigna—visit [www.mycigna.com](http://www.mycigna.com), use myCigna app. or call one of two numbers to talk to a doctor or schedule an appointment: Amwell (855) 667-9722, or MDLIVE (888) 726-3171

Kaiser—Go to [www.kp.org](http://www.kp.org) or call (800) 813-2000 to schedule a phone or video visit

Kaiser NECA (Northern California) Go to the link below for instructions as to how it works and phone numbers to call

<https://my.kp.org/shbp/kp-now-telemedicine-appointment/>

Cherry City Electric (office and field employees)

**Kaiser**

E-visit How To:

[https://thrive.kaiserpermanente.org/care-near-oregon-southwest-washington/community/telehealth-video-phone-visit/e-visits?kp\\_shortcut\\_referrer=kp.org/evisits/nw](https://thrive.kaiserpermanente.org/care-near-oregon-southwest-washington/community/telehealth-video-phone-visit/e-visits?kp_shortcut_referrer=kp.org/evisits/nw)

Phone Visit: 1-800-813-2000

**Providence**

Express Care Virtual visit:

<https://virtual.providence.org/>

ProvRN : 503-574-6520

<https://healthplans.providence.org/members/tools-for-health/provrn/>

**Harrison Trust**

<https://www.teladoc.com/>

Teladoc : 1-800-835-2362

I.B.E.W. Local 280 (541) 812-1771

I.B.E.W. Local 48 (503)256-4848

## Contact information for Health Benefits for Union Employees:

### Southern California Unions

Local 11—(323) 221-5861

Southern California IBEW-NECA Health and Pension Trust

Telehealth options

Kaiser—[www.kp.org/getcare](http://www.kp.org/getcare)

United Health Care—[www.uhc.com/virtualvisits](http://www.uhc.com/virtualvisits) or [www.myuhc.com](http://www.myuhc.com)

Anthem Blue Cross—[www.livehealthonline.com](http://www.livehealthonline.com)

Local 441—(714) 939-3131

NECA/IBEW Family Medical Care Plan (877) 937-9602

Telehealth options

Anthem Blue Card—[www.livehealthonline.com](http://www.livehealthonline.com)

Kaiser—[www.kp.org/getcare](http://www.kp.org/getcare)

Local 569 Electrical Industry Trusts—(858) 569-6322

Telehealth options

Kaiser —[www.kp.org/getcare](http://www.kp.org/getcare)

Anthem Blue Cross—[www.livehealthonline.com](http://www.livehealthonline.com)

Local 440 (951) 684-5665

FMCP—(937-9602)

Kaiser—(800) 464-4000

Blue Cross/Blue Shield (800) 810-2583

Telehealth options

Kaiser —[www.kp.org/getcare](http://www.kp.org/getcare)

Blue Cross/Blue Shield—[www.livehealthonline.com](http://www.livehealthonline.com)

**Local 477—(909) 890-0607**

Delta Health Systems

(800) 422-6099

No telehealth option

**Local 952 (805) 642-2149**

FMCP—(877) 937-9602

Telehealth option—[www.livehealthonline.com](http://www.livehealthonline.com)

## **Northern California Unions:**

**Local 6 (415) 861-5752**

Kaiser (800) 464-4000 or [www.kp.org/getcare](http://www.kp.org/getcare) for 24/7 for telehealth

Anthem Blue Cross (408) 288-4400 or [www.livehealthonline.com](http://www.livehealthonline.com) for  
telehealth

**Local 332 (408) 269-4332**

Kaiser (800) 464-4000 or [www.kp.org/getcare](http://www.kp.org/getcare) for 24/7 for telehealth

Anthem Blue Cross (408) 288-4400 or [www.livehealthonline.com](http://www.livehealthonline.com)

**Local 551 check id card, members notified**

**(707) 542-3505**

Local 595 (925) 556-0595

Anthem Blue Cross (408) 288-4400 or [www.livehealthonline.com](http://www.livehealthonline.com)

Local 617 (650) 574-4239

Anthem Blue Cross (408) 288-4400 or [www.livehealthonline.com](http://www.livehealthonline.com)

We will continue to keep employees updated as things evolve, but here is the contact information for the CDC to get the latest available information:

[www.cdc.gov](http://www.cdc.gov)

Please remember that the health and welfare of our employees is our first priority. We will get through this crisis together, and we all need to take care of each other. We will continue to keep employees updated as information is available. Below are some links that you may find helpful in getting the most up to date information regarding the Coronavirus

## Center for Disease Control Resources for COVID-19

### Symptoms

<https://www.cdc.gov/coronavirus/2019-ncov/about/symptoms.html>

### High-Risk Countries

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/after-travel-precautions.html>

### Prevention

<https://www.cdc.gov/coronavirus/2019-ncov/about/prevention.html>

To access information from the World Health Organization, the website is:

[www.who.int/](http://www.who.int/)

The Harrison Electrical Workers Self-Funded Trust Plan will waive deductibles and co-pays for **COVID-19** testing effective February 11, 2020. **READ BELOW FOR ALL BENEFIT UPDATES ON TESTING, PRESCRIPTION, DISABILITY, AND FLEX PLAN BENEFITS.**

**UPDATES ON WEBSITE** – The Harrison website is regularly being updated with information on COVID-19. Also, you are able to obtain all forms from the documents page, and information about your contributions, eligibility, dependents, and claims by logging in. If you have never before used the website, the login process is being changed to a self-registration process. This is anticipated to be completed within the next week.

**Interim COVID-19 Benefit for the Trust Plan**

The Board of Trustees of the Harrison Electrical Workers Trust (“Trust”) approved an interim COVID-19 Benefit, as summarized below. The benefit improves coverage for testing and related provider visits needed for the test. This enhanced coverage is effective February 11, 2020 and you will be notified if the COVID-19 Benefit Period ends.

- **TESTING UNDER THE TRUST PLAN BENEFITS-** In-network and out-of-network medical deductibles and copays are waived for the interim COVID-19 Benefit with no-preapproval necessary. The COVID-19 Benefit includes the following, if medically necessary: provider ordered medically approved COVID-19 testing; provider visit for the test, associated lab testing and radiology services in an in-network or out-of-network hospital, emergency or urgent care facility or medical office; follow-up tests and provider visits for tests. All other treatments and services, including hospitalization costs and prescriptions, continue to be subject to the usual benefit limitations and cost shares. Providence and Kaiser have made similar changes to their benefits. For details contact your plan.

If your employer sends you home as you are believed to be ill and the employer requires a doctor’s note to return to work, the Trust will pay for this visit at 100%. For this to happen, the doctor’s bill must be coded for COVID-19 or **you should use the Teladoc services.**

- **PRESCRIPTIONS** - Effective immediately you are allowed to obtain a one-time refill of your covered prescription medications (except opioids) prior to the expiration of the waiting period between refills. To obtain an emergency override, participants must contact Providence to obtain an override with an explanation they are ill or quarantined due to COVID-19.



- **TIME LOSS** - Effective February 11, 2020 if you are unable to work due to having or being exposed to COVID-19 (sick or not disabled, but Quarantined) and certified by a physician, you may qualify for Time Loss benefits. You may also qualify for FMLA or Disability Waivers, and Flex Plan Supplemental Short-Term Disability benefits from your Flex Plan Wage Replacement Account subject to the terms and conditions set forth in the Summary Plan Description. (See more detail of this benefit at end of this letter).
- **FLEX PLAN** - Effective February 11, 2020, if you are sent home from work due to COVID-19, you will not be required to sign the books in order to be paid Supplemental Unemployment from your Flex Plan Wage Replacement Account. You will still need to turn in your Flex claim form, apply for and receive State Unemployment, but you will not have to sign the books at Local 48.

**Teladoc – Virtual Doctor Visits ARE FREE TO YOU**  **TELADOC.**

To assist you in receiving needed healthcare during this time, remember you can have an office visit 24/7 by phone, video or mobile app. This is available through Teladoc Health and the visit is no cost to you. Simply call 855-835-2362 to set up a visit, or go online at [www.teladoc.com](http://www.teladoc.com), or download the app. They are experiencing high call volumes at this time, so wait times will be higher than normal. To register you will need your name as spelled on your medical ID card, your date of birth, and your zip code must match Trust records. **We encourage you to utilize the Teladoc service to satisfy return to work and benefit eligibility requirements.**

The Trust will pay your office visit costs at 100% if an employer is requiring you to have a doctor's note to return to work. Note that the simplest and cheapest way to do this is with Teladoc.

Kaiser offers telehealth. For more information please visit [www.kp.org](http://www.kp.org) or call 800-813-2000 to set up a visit. Visits are subject to the usual benefit limitations and cost shares.

Providence Health Plan offers telehealth. This is available through Providence Express Care Virtual and the visit is no cost to you. Simply go online [www.Virtual.Providence.org](http://www.Virtual.Providence.org) to set up a visit.

**Cascade Centers Employee Assistance Program**

To assist you in maintaining emotional-well being during the COVID-19 outbreak, remember you have access to resources through Cascade EAP. For more information or to set up an appointment call 800-433-2320 or email [info@cascaDECENTERS.com](mailto:info@cascaDECENTERS.com). This is free for up to 3 visits (can be virtual) for each person in the family and is available under Trust, Providence, or Kaiser health plans.

**COVID-19 Symptoms & NURSELINE**

The COVID-19 virus is not fully understood at this time. The Centers for Disease Control and Prevention (CDC) states that coronavirus symptoms may appear in as few as two days, or as long as 14 after exposure. Symptoms can vary by person, usually starting with a fever, followed by a dry cough. Some individuals may have some or none of the symptoms. In some cases, the symptoms may progress to severe acute respiratory infections.

Trust members who may have been exposed to COVID-19 or who have symptoms, such as coughing or a fever, are encouraged to contact their healthcare provider. But, before going into a doctor's office or emergency room, call ahead and tell the facility about the symptoms and any recent travel. Innovative Care Management's **24/7 Nurseline (800-862-3338)** is also available to help Trust members.

### **TIME LOSS**

Effective February 11, 2020 the Time Loss benefit will pay if You are not Disabled and are quarantined due to COVID-19. To be eligible for this benefit, You must meet the conditions shown below:

- Meet the eligibility requirements for Time Loss as outlined in the Summary Plan Description;
- You are involuntarily and necessarily house confined by order of the Board of Health, the U.S. Secretary of Health and Human Services, the CDC, an official health authority, or a Doctor;
- You must provide proof of the quarantine order;
- You must not be Disabled; and
- You must remain under quarantine during the waiting period required and continue to remain under quarantine after the waiting period.

The benefit is \$400 per week. The maximum period of payment is 8 weeks. Successive periods of confinement due to Quarantine will be treated as one period of confinement unless the period of confinement is separated by more than 8 consecutive weeks.

### **Questions?**

Please see complete information about Plan benefits, your contributions, eligibility, dependents, and claims on the website at [www.harrisonbenefits.org](http://www.harrisonbenefits.org).

**The Harrison Electrical Workers Self-Funded Trust Plan will cover Telemedicine like any other office visit effective March 23, 2020.**

**Interim COVID-19 Benefit for the Trust Plan**

In addition to the Teladoc benefit, the Board of Trustees of the Harrison Electrical Workers Trust approved a temporary COVID-19 Benefit, as summarized below.

- **Telemedicine Visits-** Effective March 23, 2020 through the period when the Oregon and Washington shelter-in-place orders are both over, if you seek medical treatment for any diagnosis with your in-network provider or out-of-network provider and can use a telephonic or virtual office visit method, such services will be covered subject to the Plan's deductibles, cost-sharing and coverage provisions for a regular office or urgent care visit.

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**Teladoc Free Virtual Doctor Visits** - To assist you in receiving needed healthcare during this time, remember you can have an office visit 24/7 by phone, video or mobile app. This is available through Teladoc Health and the visit is no cost to you. Simply call 855-835-2362 to set up a visit, or go online at [www.teladoc.com](http://www.teladoc.com), or download the app. They are experiencing high call volumes at this time, so wait times will be higher than normal. To register you will need your name as spelled on your medical ID card, your date of birth, and your zip code must match Trust records.

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**Use the Website to Get Your Info - Register today!** Quickly and securely register using our improved website registration process! Have your personal information at your fingertips 24 hours a day, 7 days a week! Click on "Create an Account" at [www.harrisonbenefits.org](http://www.harrisonbenefits.org). You will need to know your name, date of birth, SSN or Alternate ID, and zip code as they are recorded in the Trust Office. Problems? Click on Contact Us.

**Go to the Announcements section of the website Home Page for updates on COVID-19 and changes to your Health Plan.**