

AMENDMENT NO. 5

TO THE

GOLD COAST JOINT BENEFITS TRUST PLAN DESCRIPTION BOOKLET

WHEREAS, on March 18, 2020 the the Families First Coronavirus Response Act (the “Families First Act”) was signed into law which, among other provisions, requires health plans to cover testing and screening (including screening conducted via telehealth) for Coronavirus-19 (“COVID-19”) without cost share effective March 18, 2020; and

WHEREAS, on March 27, 2020 the Coronavirus Aid, Relief, and Economic Security Act (the “CARES Act”) was signed into law which, among other provisions, clarified the implementation of the Families First Act; and

WHEREAS, Co-Chairs Carlos Dominguez and Ken Ballou were granted authority by the Board of Directors via unanimous electronic poll to take time-sensitive action to comply with COVID-19 legislation; and

WHEREAS, on March 24, 2020 and April 3, 2020 during teleconferences with Trust professionals the Co-Chairs took action to bring the Gold Coast Joint Benefits Trust Plan into compliance with the Families First Act and the CARES Act.

NOW, THEREFORE, BE IT RESOLVED, that the actions taken by the Co-Chairs on March 24, 2020 and April 3, 2020 are hereby ratified by the full Board of Directors at a regurly scheduled meeting held on April 29, 2020.

BE IT FURTHER RESOLVED, the following amendment is made to the Gold Coast Joint Benefits Plan Description Booklet (Restated July 1, 2018):

GENERAL PLAN INFORMATION

COVID-19 TESTING AND RELATED ITEMS/SERVICES

Effective March 18, 2020, and continuing until the COVID-19 national emergency is declared to be over, the Plan will cover the following items and services at 100% of the Plan’s Allowable Expense, without cost-sharing (deductibles, copayments, or coinsurance) and without prior authorization or other medical management requirements:

- A. FDA-approved COVID-19 diagnostic tests and the administration of the diagnostic tests. For out-of-network providers, the Plan will reimburse the amount that is equal to the cash price for such services as listed by the provider on a public internet website; and
- B. Items and services furnished to an individual during health care provider office visits (in person visits and telehealth), urgent care center visits, and emergency room visits

that result in an order for or administration of a COVID-19 diagnostic test, to the extent such items and services relate to the furnishing or administration of such diagnostic test or to the evaluation of such individual for purposes of determining the need for such a test.

TELEHEALTH VISITS

Coverage of Telehealth Office Visits – PlushCare

Effective March 18, 2020 through June 30, 2020, the Plan will waive the existing \$5 copayment for all PlushCare telehealth visits, whether associated with COVID-19 Testing and Related Items/Services or not.

Coverage of Telehealth Office Visits - Non-PlushCare

Effective March 18, 2020 through June 30, 2020, the Plan will cover telehealth visits during this period to the extent that such services relate to the furnishing or administration of a COVID-19 diagnostic test or to the evaluation of such individual for purposes of determining the need for such a test, as described above, at 100% of the Plan's Allowable Expense, without cost-sharing (deductibles, copayments, or coinsurance) and without prior authorization or other medical management requirements.

In addition, the Plan does provide coverage for all telehealth visits, as may be available/offered by your provider, during this emergency period so as to not unnecessarily expose participants to the virus if in need of any medical (including mental health and substance use disorder) services. These telehealth services will be covered as an Office Visit, with the plan's usual deductible, copayment, or coinsurance for in-network and out-of-network providers, as applicable.

CERTIFICATE OF ADOPTION

The undersigned Chairperson and Co-Chairperson of the Board of Directors of the Gold Coast Joint Benefits Trust do hereby certify that the foregoing Amendment to the Plan Description Booklet was duly adopted by the Board of Directors at a meeting duly called and held on April 29, 2020.


Chairperson

5/5/2020
Date


Co-Chairperson

5/4/20
Date