

Whitney Briggs

From: Mike Heitmann
Sent: Monday, June 29, 2020 4:03 PM
To: ZZComplete e-mail list
Subject: COVID-19 Update 6-29-20
Attachments: Garney-COVID-19-Health-Care-Summary-of-Modifications.pdf

Good afternoon, employee-owners:

Below is an update on our COVID-19 response. The first part is additional information and the second part provides answers to the questions that have been submitted.

ADDITIONAL INFORMATION:

- Happy Monday!

QUESTIONS SUBMITTED:

1. **My Flexible Spending Account is for vision and dental only. Due to COVID-19, I am not able to get any type of dental appointments unless they are an emergency. I might be able to use \$400-\$500 for vision by the end of the year. Is there going to be any kind of exception made to not lose the other \$2,000.00 since there is no way I can use it by year end due to the virus?**

ANSWER: The rules for flexible spending accounts are administered by the IRS. The IRS is starting to provide alternatives to help alleviate this issue. As soon as we have those options, we will communicate what we are able to do.

2. **The flow chart states that “travel to a state which has a CDC warning level of 2 or 3 we should quarantine for 14 days”. As of now the whole United States is a level 2. Should this be changed to a level 3 only?**

ANSWER: In this box on our flowchart, we will remove the word “state” and the words “level 3”. It will now read “Traveled to a country of which CDC has issued a level 3 warning.” We apologize for the confusion.

Employee-owners are not restricted to travel within the United States, and therefore are not required to quarantine. If you travel within the U.S., we encourage social distancing and wearing a mask. Please understand how to protect yourself and others at the following [link](#).

Garney is discouraging travel to level 3 countries. If you decide to travel to a level 3 country, you will not be allowed to use COVID benefits for the 14-day quarantine period.

3. **The flow chart states “Traveled to a country or state of which CDC has a Level 2 or 3 warning” requires a 14-day quarantine. What if we are working in a state with a level 2 or 3 warning?**

ANSWER: See answer to #2 above. The flowchart will be corrected.

4. **Thank you for taking care of all of us – I am so happy to work for a company like Garney. Are the treatments (if needed) and tests for COVID-19 covered under our plan?**

ANSWER: Yes, please see attached benefit sheet for your review.

As always, please continue submitting your questions to covid19@garney.com.

Mike Heitmann

Employee-Owner Since 1990

GARNEY CONSTRUCTION *Advancing Water*

Summary Of Material Modification



TO: All Plan Participants
FROM: Yvonne Waterman
DATE: 04/28/2020

Garney Construction GROUP MEDICAL PLAN

Garney Construction has amended its Group Medical Plan with UMR to allow additional coverage for COVID-19 related expenses. This is a summary of the modifications that were made. It should be read in conjunction with the Summary Plan Description that has already been distributed to you.

- **COVID-19 Testing and testing-related visits at Physician Offices, Urgent Care Centers, and Emergency Department** – The Plan is waiving member cost sharing, including copayments, coinsurance and deductibles for approved and authorized COVID-19 testing and testing-related visits at physician offices, urgent care centers, and Emergency rooms. Coverage will include in and out of network expenses and will rely upon accurate COVID-19 coding.
- **COVID-19 Treatment** – The Plan is currently waiving member cost-sharing (copayments, coinsurance and deductibles) for all *treatment* of COVID-19 related expenses in and out of network.
- **Virtual Visits/Teledoc** – Effective immediately, the Plan is waiving member cost sharing for telemedicine/Virtual Visits/Teledoc visits related to COVID-19 testing until June 18, 2020.
- **Telehealth - Waive Member Cost Sharing for non- COVID-19 related visits** – all Telehealth visits regardless of diagnosis for dates of services March 1, 2020 through June 18, 2020. Eligible in and out of network medical providers (including medical and behavioral health providers) who have the ability and want to connect with their patient through virtual care (live-video conferencing) can do so.
- **Pharmacy – Early Prescription Refill** – All Plan Participants who need help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance or work with their pharmacist for refills. Garney Construction's plan now allows a temporary one-time override.
- **Coverage for Over-the-Counter (OTC) medical products** – Garney's FSA Plan will now consider OTC medical products like Tylenol, Claritin and Pepto-Bismol, etc., as qualified medical expenses for reimbursement without a doctor's prescription. This change applies to expenses incurred retroactively to January 1, 2020.