

THE EDMONTON PIPE INDUSTRY

HEALTH, WELFARE & PENSION TRUST FUNDS

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The Edmonton Pipe Industry Health & Welfare Plan COVID-19 Relief Plan Message to all Plan Members

Dear Plan Members,

We are writing to provide information regarding the Plan's COVID-19 relief Program. This Program was developed and approved by the Board of Trustees to address the challenges many members are facing due to the impact of the novel coronavirus (COVID-19) pandemic. Plan members are experiencing, or will experience, short-term financial constraints and face restrictions in accessing certain health care services. The aim of the Program is to provide needed short-term relief on an equitable basis to all Plan members, while protecting the long-term financial sustainability of the Plan. The Trustees will review and, if necessary, amend this Program as events unfold over the coming weeks.

The COVID-19 relief plan has the following components:

1. It is short term. Like you, we hope that our world gets back to "normal" soon, meaning this health crisis is resolved and we get back to work.
2. Members who are going out of benefit May 1, 2020 through August 1, 2020 will have the option to defer their premium payments to the Plan. Those Members will be provided information in a separate communication from the Plan on the premium payment deferral process.
3. Members on pay direct who, as at April 2020, need coverage past the Plan's normal 12-month maximum will be offered continued coverage up to August 2020. Those Members will be provided information in a separate communication from the Plan.
4. As certain services are not available to be accessed by Members and their families at this time (such as dental, chiropractor, physiotherapy and vision care) the Trustees will extend the annual limit for 2020 into 2021 by a certain percentage based upon the number of months those services are not available. As an example, if dental offices were closed for March, April and May, that would equal 25% of the calendar year, therefore; 25% of the annual maximum dental benefit of \$2,500 (\$625) would be available in 2021 provided the annual maximum of \$2,500 was not used during calendar year 2020.

Please remember to check the Plan's website www.epibenefitplans.com for helpful information for Members and their families during this health crisis.

Best Regards,

The Board of Trustees