

## Health & Welfare and COBRA – Vigor Works Electricians

VWX Electricians, Local 48 (formerly VFAB Electricians)

We are providing this information as a resource but please know that your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and official plan documents, the plan documents will prevail.

Your health plan has made the following enhancements to your coverage to accommodate testing of COVID:

- Waive any out-of-pocket costs associated with testing for COVID-19. This includes both the cost of the test as well as office visits or other provider charges related to the testing.
- Treatment of COVID-19 will still be subject to applicable cost sharing.
- Temporary suspension of any prior authorization requirement for treatment or testing of COVID-19.

Each plan is also **temporarily relaxing refill-too-soon guidelines** for pharmacies and members located in impacted states for as long as the emergency is in effect. This will assure members have an adequate supply in advance of a potential quarantine. Please note this does not apply to opioids or controlled substances. Participant cost share (copay) will apply according to Plan rules.

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### FREQUENTLY ASKED QUESTIONS

#### ***What happens to my Medical/Dental/Vision/FSA benefits if I'm not working hours or am terminating employment with Vigor?***

Your benefits will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. Examples:

- If qualified hours in March 2020 fall below your plan eligibility requirements, benefits will end March 31, 2020.
- if your termination date is April 15, 2020, your benefits will end April 30, 2020

#### ***How do I know if I had enough hours to meet the plan eligibility requirements?***

The hour requirement to be eligible for benefits is minimum 80 hours per month. Hours that count toward your benefit eligibility include all hours worked, all paid time off hours of any type and/or any time protected by Federal and/or State family leave laws. Time off work that is unpaid and not otherwise protected by Family and Medical leave laws does not count toward maintaining your health and welfare benefits.

#### ***How can I continue my Medical/Dental/Vision/FSA benefits after they end?***

You will be given an opportunity to continue your health benefits, at your expense, generally for up to 18 months. This is called COBRA (Consolidated Omnibus Budget Reconciliation Act). Approximately 3 weeks after the end of your active coverage, you will receive COBRA information in the mail at your home address. Please make sure Vigor has your most current address on file. You will need to make a coverage selection within 60 days of losing active coverage and return the paperwork to the COBRA administrator for your plan. If you elect and make payment for COBRA, coverage is retroactive to the date that you lost active coverage. You may have to pay for services out of pocket and seek reimbursement if you need care before COBRA coverage is in place. Contact for the COBRA Plan Administrator is provided in the Contact Information section.

Losing your coverage is a qualifying event.

You may want to consider other available options for health insurance such as enrolling on a spouse's plan or purchasing your own plan through the marketplace. Marketplace contacts provided in the Contact Information section.

***What will happen to my life insurance benefits?***

Your life insurance will end the last day of the month in which your qualified hours don't meet plan eligibility requirements or your employment ends with Vigor. You may choose to port or convert the group life insurance to an individual plan at your expense. The Standard is the company that Vigor has chosen to administer the life plan. To port or convert your life plan, please reach out to The Standard directly. If you have elected voluntary life benefits, you may contact The Standard to set up premium payment continuation options. Please contact The Standard directly, contact provided in the Contact Information section.

***What will happen to my 401k?***

In trying times it can be tempting and we understand in some cases necessary, to turn to your 401K account to help shore up your day to day finances. We encourage all employees to stay the course by keeping up their deferrals and for those that might have access to withdrawals, to consider their options carefully. If accessing your 401K account becomes necessary we hope the following information will help explain your options.

At this time active employees and/or those on layoff are not eligible to take distributions from your 401K account as you are considered to be "in service". There are exceptions for those 60 years of age or older where in-service withdrawals are allowed. Employees may also be eligible for Hardship Withdrawals under certain circumstances related to the Corona Virus outbreak. Your options may be explored by reaching to Cornell-Hart Pension Plan. Contact provided in the Contact Information section.

***What is the Employee Assistance Program (EAP) and what services are provided?***

The EAP helps employees privately solve problems that may interfere with your work, family and life in general. EAP services are always confidential and provided by experts. Some of the services that are provided free to you, your dependents and all household members are; 24-hour crisis help, up to 3 face to face counseling sessions, online consultations, legal and financial services, among others. Contact for RBH provided in the Contact Information section.

## CONTACT INFORMATION – Vigor Works Electricians

<b>HEALTH INSURANCE &amp; COBRA PLAN ADMINISTRATOR</b>		
Harrison Trust 503.224.0048 <a href="http://www.harrisonbenefits.org">www.harrisonbenefits.org</a> <a href="mailto:harrison@benesys.com">harrison@benesys.com</a>		
<b>HEALTH INSURANCE MARKETPLACE</b>		
Oregon 855.268.3737 <a href="mailto:Info.marketplace@oregon.gov">Info.marketplace@oregon.gov</a>	Washington 855.923.4633 <a href="mailto:customersupport@wahbexchange.org">customersupport@wahbexchange.org</a>	Alaska 907.770.2626 <a href="mailto:info@healthconnectAK.org">info@healthconnectAK.org</a>
<b>VIGOR BENEFITS TEAM</b>		
Email: <a href="mailto:benefits@vigor.net">benefits@vigor.net</a>		
Holli Snyder Benefits Analyst <a href="mailto:holli.snyder@vigor.com">holli.snyder@vigor.com</a> (503) 247-1651	Sara Marshall Benefits Analyst <a href="mailto:sara.marshall@vigor.com">sara.marshall@vigor.com</a> (503) 247-1939	Tilaura Thurber Compensation & Benefits Mgr <a href="mailto:tilaura.thurber@vigor.com">tilaura.thurber@vigor.com</a> (503) 830-3998
<b>LIFE INSURANCE &amp; SHORT TERM DISABILITY</b>		
The Standard 800.378.4668 <a href="mailto:CBT@standard.com">CBT@standard.com</a>		
<b>VIGOR LEAVE TEAM</b>		
Elena Phillips Leave Coordinator <a href="mailto:Elena.phillips@vigor.net">Elena.phillips@vigor.net</a> 206.623.1635 extension 263	Kirsten Petersen HR Compliance Manager <a href="mailto:Kirsten.petersen@vigor.net">Kirsten.petersen@vigor.net</a> 206.291.7694	
<b>401k</b>		
Cornell-Hart Pension Plan Administered by A&I Benefit Plan Administrators, Inc. 503.224.0048 <a href="http://www.cornellpension.aibpa.com">www.cornellpension.aibpa.com</a>		
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP)</b>		
Reliant Behavioral Health 866.750.1327 <a href="http://www.myrbh.com">www.myrbh.com</a> Access Code: VIGOR		
<b>UNEMPLOYMENT</b>		
Oregon Employment Department 877.877.1781 <a href="http://www.oregon.gov/employ/ui">www.oregon.gov/employ/ui</a>	Washington Employment Department 800.318.6022 <a href="https://access.wa.gov/employment">https://access.wa.gov/employment</a>	Alaska Employment Depts: Anchorage 907.269.4700 <a href="mailto:auicc@alaska.gov">auicc@alaska.gov</a> Juneau 907.465.5552 <a href="mailto:juicc@alaska.gov">juicc@alaska.gov</a> Fairbanks 907.451.2871 <a href="mailto:fuicc@alaska.gov">fuicc@alaska.gov</a>
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