

# Central Illinois Carpenters Health & Welfare Trust Fund

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Office Hours: 8:00 am to 4:30 pm Monday-Friday

Phone: 866-732-1919 ~ Website: [www.cichealth.org](http://www.cichealth.org)

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## IMPORTANT INFORMATION ABOUT YOUR BENEFITS

May 2022

Dear Plan Participant and Covered Dependent(s):

It is the intention of the Board of Trustees of the Central Illinois Carpenters Health & Welfare Trust Fund (“Fund”) to change benefits from time to time when the financial soundness of the Fund requires, and at other times to comply with changes to the Federal law. This Summary of Material Modifications contains important information about recent changes to benefits and coverages provided through the Fund. Accordingly, please retain a copy of this Summary of Material Modifications with your Summary Plan Description.

### **At-Home COVID-19 Tests Available from Federal Government**

In addition to coverage of at-home COVID-19 tests through the Plan (see below), please note that every home in the U.S. is eligible to order between 4-8 free at-home COVID-19 Tests from the federal government. You may order free tests from the federal government through the web site <https://www.covidtests.gov/>. Please note that COVID-19 Test coverage is an expense to the Plan – consequently, we strongly encourage all Participants to first utilize this federal program for COVID-19 Tests.

### **Coverage of At-Home COVID-19 Tests as of January 15, 2022**

On Monday January 10, 2022, federal agencies issued guidance stating that health plans are required to cover the cost of over-the-counter COVID-19 tests. Over-the-counter COVID-19 tests are COVID-19 tests that have been authorized by the FDA for emergency use at home or elsewhere without involvement of a health care provider.

As required by the federal guidance, the Fund will provide coverage for at-home COVID-19 tests subject to the following provisions. These provisions only apply to at-home COVID-19 tests. That is, these provisions do not affect previous Summary Plan provisions regarding coverage of COVID-19 tests that are not at-home COVID-19 tests.

- At-home COVID-19 tests are covered by the Fund if purchased on or after January 15, 2022 and through the end of the COVID-19 Public Health Emergency declared by the Department of Health and Human Services.
- *Only tests that have been approved by the FDA for emergency use at home or elsewhere without involvement of a health care provider* will be covered under this program. Please go to [www.fda.gov](http://www.fda.gov) to learn which tests are currently FDA approved or check the packaging on the test before purchasing.

- The Fund will cover the cost of at-home COVID-19 tests without cost-sharing (no Deductible or Copay) if the tests are purchased through a pharmacy in the Express Scripts network.
- All pharmacies in the Express Scripts network are set up to process at-home COVID-19 tests in the same manner as a prescription. In these pharmacies, you can present your Express Scripts Prescription card to the pharmacy and the COVID-19 tests will be covered at 100%. This means that you will not have to pay anything for the tests.
- For out-of-network pharmacies and retail stores, you must pay for the COVID-19 tests upfront and out-of-pocket. You will be reimbursed for the entire cost of the tests if you save your receipt of purchase and submit the receipt along with the “Prescription Drug Reimbursement” form to Express Scripts at the address listed in the form. Reimbursement request forms are available at, and completed forms can be uploaded/filed to, <https://express-scripts.com/covid-19/resource-center>. Reimbursement will be provided to you for up to \$12 per test or the cost of the test, whichever is less. Amounts that you pay in excess of \$12 for tests purchased at pharmacies that are not in the Express Scripts network will not count towards your Prescription Drug Benefit Annual Out-of-Pocket Maximum.
- You may also order at-home COVID-19 tests through the Express Scripts Mail Order Pharmacy. To do so, go to <https://express-scripts.com/covid-19/resource-center> and click on the log-in link under the “Express Scripts Pharmacy” heading. The tests will be shipped to you for free.
- If you have any questions about at-home COVID-19 test coverage, you may also call Express Scripts directly at the phone number listed on the back of your Express Scripts ID Card.
- Coverage is provided for up to eight (8) at-home COVID-19 tests per Covered Person under the Fund every 30 days.
- Covered tests include only those for at-home medical use by you or your covered household family members. Tests for employment purposes or resale will not be covered or reimbursed under this program.
- Please be advised that any COVID-19 test reimbursement that is improperly paid by the Fund as a result of falsified or fraudulent information will entitle the Fund to recover the amount of the improper reimbursement or offset prospective coverage under the Plan up to the amount of the reimbursement.

### **A Final Note**

We are pleased to provide you and your family with comprehensive coverage and hope this information helps you get the most out of your benefits. If you have specific questions about your benefits or the Summary Plan Description, please contact the Fund Office toll free at 866-732-1919.

Sincerely,

Board of Trustees

*This announcement, which serves as a Summary of Material Modifications, contains only highlights of a recent change to the Central Illinois Carpenters Health & Welfare Plan. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.*