

**BEER INDUSTRY – LOCAL UNION NO. 703
HEALTH AND WELFARE FUND
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SUMMARY OF MATERIAL MODIFICATIONS

**COVERAGE OF COVID TEST KITS
and
EXTENSION OF YOUR REGULAR COVID TESTING**

The Trustees of the Beer Industry – Local Union No. 703 Health and Welfare Fund have approved an extension of coverage of COVID-19 testing through the end of the national emergency period. Through this period, the Plan will cover all in-person COVID testing at 100% with no cost sharing or deductible. The Plan will *not* cover testing for employment, related, or any other non-medically necessary purpose.

As part of the Plan’s coverage of COVID testing, Effective January 15, 2022, the Plan will cover up to eight Over the Counter (“OTC”) COVID test kits per 30-day period, with no referral from a physician required. This coverage will be in effect through the end of the nationally declared emergency.

1) PURCHASING A TEST AT AN OPTUM RX PREFERRED PHARMACY

You can receive your free tests by going to an OptumRx preferred pharmacy and presenting your OptumRx card. Currently, preferred pharmacies are Walmart and Rite-Aid. However, pharmacy availability may increase during the emergency period. For updated pharmacy options, call the Optum telephone number on your OptumRx card. These test kits will be available at no cost to you and will not be charged to your deductible or out-of-pocket coinsurance.

2) PURCHASING A TEST AT A NON-PREFERRED PHARMACY

If you purchase a test at a non-OptumRx preferred pharmacy, hold onto the receipt and submit it to OptumRx for reimbursement. You will be reimbursed up to \$12 or the cost of the test, whichever is lesser. Reimbursement requests can be completed on the OptumRx website <https://www.optumrx.com> or by completing a manual form and returning it by mail to OptumRx. Contact the number on the back of your OptumRx card for more information on reimbursement.

3) FREE COVID TESTS FROM THE FEDERAL GOVERNMENT.

The Trustees would also like you to be aware that you can get free tests from the federal government by going to www.covidtest.gov.

LIMITS

In order for OTC COVID-19 diagnostic tests to be covered under the Plan, it must meet one of the following criteria:

1. The test must be approved by the U.S. Food and Drug Administration (FDA), or
2. Be a test for which the developer has requested “emergency use authorization” under the Federal Food, Drugs, and Cosmetics Act, or
3. The test is authorized and used by a state to diagnose patients.

The Plan will cover up to eight tests within a 30-day period for each enrolled participant in the Beer Industry Local No 703 Welfare Fund.

This coverage excludes at-home or OTC COVID-19 diagnostic tests purchased for employment or travel purposes or for public health surveillance.

The Plan’s “Grandfathered” Status

The Trustees of the Beer Industry — Local Union No. 703 Health and Welfare Fund have determined that the Plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the Affordable Care Act was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Fund Office at 312-829-6506. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

Sincerely,
BOARD OF TRUSTEES
Beer Industry 703
Health & Welfare Fund