

## TEAMSTERS LOCAL 639 – EMPLOYERS HEALTH FUND

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### SUMMARY OF MATERIAL MODIFICATIONS

Date: February 11, 2021

To: All Participants  
Teamsters Local 639 – Employers Health Trust Fund

From: The Board of Trustees of the Teamsters Local 639 -- Employers Health Trust Fund

Subject: Notice of Coverage for At-Home COVID-19 Tests

***This Notice announces changes to the Fund's coverage. Please read this document carefully and keep it in a safe place.***

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As you may have heard, the federal government recently mandated that health plans and insurers, such as the Teamsters Local 639 – Employers Health Trust Fund (the "Fund") must provide for coverage of at-home over-the-counter ("OTC") COVID-19 diagnostic tests authorized by the U.S. Food and Drug Administration ("FDA") at no cost to you, either through reimbursement or free of charge through your pharmacy benefit. This mandate will be in effect through the declared National Emergency caused by the COVID-19 pandemic.

Accordingly, effective as of **January 15, 2022**, the Fund will cover at-home COVID-19 diagnostic tests authorized by the FDA at no cost to you, provided you obtain the tests through a CVS Health National Network participating retail pharmacy according to the rules below. You can still obtain tests from a non-network pharmacy, but you may be required to pay for part of the cost.

#### **Where can I find an at-home OTC COVID-19 test?**

At this time, we know that OTC tests may be difficult to find in your local pharmacies and stores. Until these supplies are replenished, and we expect that they should be soon, please know that free at-home OTC COVID-19 rapid tests are available for order and shipment from the federal government through the United States Postal Service. Each order will contain four (4) tests and there is a limit of one (1) order per residential address. These tests can be ordered online at [www.covidtests.gov](http://www.covidtests.gov) or by calling 1-800-232-0233.

Additionally, most local jurisdictions are offering free at-home test kits and KN95 or N95 masks at local libraries, community centers and health departments. Please check your area's resources if you are in immediate need of a test.

These tests do not count towards the 8-test limit provided by the Fund.

## **How do I get a free at-home OTC COVID-19 test from the Fund?**

The Fund will cover the costs of up to eight (8) at-home OTC COVID-19 tests per month for each member of your family enrolled in the Fund. Many OTC tests are sold in packages containing more than one test. In applying the 8-test limit, each test is counted separately even if multiple tests are sold in one package.

The easiest way for you to get an at-home test kit is to go to one of the many participating pharmacies in your CVS Health National Network. (A list of these pharmacies is enclosed, and they are not limited to CVS stores). By doing that, you can show your Teamsters Local 639 Health Plan Identification card and get your tests for free. We strongly encourage you to get only the tests you need, especially while supplies are low. Many of the participating pharmacies also have the ability to ship or deliver the tests directly to you. You will need to contact your pharmacy to see if that is an option at your particular store.

## **What happens if I go to a non-network pharmacy or retailer?**

You can still obtain a test from a non-network pharmacy or retailer (*i.e.*, a pharmacy or retailer outside of the CVS Health National Network), but you will have to pay the full cost for that test up front and then submit a claim to CVS Health for reimbursement. You should obtain and save itemized receipts that include the name of the test purchased, the store name, the number of tests in the package, the date of the purchase and the purchase price. Depending on what that non-network pharmacy or retailer charges for the test, you may not be reimbursed in full. Your reimbursement will be the lesser of \$12 or the actual price of your test. For example, if you buy a COVID-19 test at an out-of-network pharmacy or retailer and you pay \$30 for a box of two tests, you will be reimbursed \$24. Most tests currently cost about \$20 to \$24 for a box of two tests.

You can submit your claim for reimbursement to CVS Health by completing the online claim form and uploading the required information at [www.caremark.com/covid19-otc.html](http://www.caremark.com/covid19-otc.html). You may also submit a paper claim through the mail. You can print a paper claim form from the Plan's website at:

<https://www.ourbenefitoffice.com/teamsterslocal639trustfunds/benefits>

or you can call the Fund Office and ask them to send you one.

## **How does this affect the Fund change that was announced in December 2021 regarding coverage of COVID-19 tests?**

Last year, the Trustees announced that the Fund would cover 100% of the costs of COVID-19 tests, including OTC tests approved by the FDA, so long as those tests were prescribed by a health care provider, including a licensed pharmacist, for diagnostic or treatment purposes. This rule is still in effect. If you receive a prescription for a COVID-19 test, then the Fund will cover the full cost of that test under the medical plan. The new change announced in this document and effective January 15, 2022 applies to tests you obtain without a prescription. This coverage is provided under the pharmacy plan.

### **Can I get reimbursed for OTC tests I purchased before January 15, 2022?**

Only if that test was prescribed by a health care provider for diagnostic or treatment purposes.

### **Can I get a free at-home OTC test to show my employer?**

**NO.** The Fund will not pay for any COVID-19 tests conducted or purchased for employment purposes.

### **How long will I be able to get a free at-home OTC COVID-19 test?**

Coverage for at-home OTC COVID-19 tests as described in this document will be available to you until the declared National Emergency ends or until we receive further guidance from the federal government.

If you have any questions about this notice, your health benefits or eligibility, you can contact the Fund Office at (202) 636-8181 or toll-free at (800) 983-2699, Monday through Friday from 9:00 a.m. until 5:00 p.m. Currently, assistance is only available by telephone. Walk-in or in-person service is not available at this time. You can also contact CVS Health directly at the number on your Identification card.

The Trustees continue to reserve the right to amend, modify, or terminate the Fund and any or all benefits provided thereunder.

## **GRANDFATHERED HEALTH PLAN**

This group health 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 that law was enacted. Being a grandfathered health plan means that your 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. 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](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans. You may also contact the U.S. Department of Health and Human Services at [www.healthreform.gov](http://www.healthreform.gov).

Enclosure

# CVS Health National Network Participating Retail Pharmacies

The network includes all major chains and most independent pharmacies. The following list shows the major chain pharmacies that accept your prescription ID card. In addition to the pharmacies listed below, many independent pharmacies also take part in the prescription program. To find out if a pharmacy not listed here accepts your card, call the pharmacy directly.

## A

A & P Pharmacy  
Accredo Health Group, Inc.  
ACME Pharmacy  
Albertson's Pharmacy  
Aurora Pharmacy

## B

Baker's Pharmacy  
Bartell Drugs  
Bel Air Pharmacy  
Bi-Lo Pharmacy  
Bi-Mart Pharmacy  
Brookshire Pharmacy

## C

CarePlus  
Caremark Specialty Pharmacy  
Carrs-Gottstein Foods Pharmacy  
Cashwise Pharmacy  
City Market Pharmacy  
Coborn's Pharmacy  
Copp's Pharmacy  
Coram Healthcare Pharmacy  
Costco Pharmacy  
Cub Pharmacy  
CVS Pharmacy  
CVS Pharmacy in Target stores  
CVS Specialty

## D

Dierbergs Pharmacy  
Dillon Pharmacy  
Discount Drug Mart  
Doc's Drugs  
Duane Reade

## E

Eaton Apothecary

## F

Fairview Pharmacy  
Food City Pharmacy  
Food Lion Pharmacy  
Fred Meyer's Pharmacy  
Fred's Pharmacy  
Fresh Market Pharmacy  
Fruth Pharmacy  
Fry's Food and Drug

## G

Gerbes Pharmacy  
Giant Eagle Pharmacy  
Giant Pharmacy  
Group Health Pharmacy

## H

Haggen Pharmacy  
Hannaford Food & Drug  
Harmons Pharmacy  
Harps Pharmacy  
Harris Teeter Pharmacy  
Harveys Supermarket Pharmacy  
HealthPartners Pharmacy  
H-E-B Pharmacy  
Hen House Pharmacy  
Henry Ford Medical Center Pharmacy  
Homeland Pharmacy  
Humana Pharmacy  
Hy-Vee Pharmacy

## I

IHC Health Center  
Ingles Pharmacy

## J

Jewel-Osco Pharmacy

## K

Kessel Pharmacy  
King Sooper's Pharmacy  
Kinney Drugs  
Klein's Pharmacy  
Klingensmith's Drug  
Kmart Pharmacy  
Knight Drug  
Kroger Pharmacy  
Kroger Sav-on Pharmacy

## L

Lincare Infusion Services  
Long's Drugs

## M

Marianos Pharmacy  
Martin's Pharmacy  
Maxor Pharmacy  
Med-Fast Pharmacy  
Medicap Pharmacy  
Medicine Shoppe Pharmacy  
Meijer Pharmacy  
Metro Market Pharmacy

## N

Navarro Discount Pharmacy  
NCS Healthcare Pharmacy  
Neighborhood Pharmacy  
Nob Hill Pharmacy  
North Florida Pharmacy

# CVS Health National Network Participating Retail Pharmacies (cont.)

## O

Omnicare Pharmacy  
Oncology Pharmacy  
Option Care Pharmacy  
Osco Pharmacy

## P

Pavilions Pharmacy  
Pharmerica  
Pick N Save Pharmacy  
PrescribeIT Rx Pharmacy  
Price Chopper Pharmacy  
Price Cutter Pharmacy  
Publix Pharmacy

## Q

QFC Pharmacy

## R

Raley's Drug Center  
Ralphs Pharmacy  
Randall's Pharmacy  
Recept Pharmacy  
Rite Aid Pharmacy

## S

Safeway Pharmacy  
Sam's Club Pharmacy  
Sav-Mor Pharmacy  
Save Mart Pharmacy  
Sav-On Pharmacy  
Schnucks Pharmacy  
Scott's Pharmacy  
Shaw's Pharmacy  
Shop 'n Save Pharmacy  
Shoppers Pharmacy  
ShopRite Pharmacy  
Smith's Pharmacy  
St John Pharmacy  
Stop & Shop Pharmacy  
Super 1 Pharmacy  
Super RX Pharmacy

## T

Texas Oncology Pharmacy  
Thrifty White Pharmacy  
Times Pharmacy  
Tom Thumb Pharmacy  
Tops Pharmacy

## U

United Market Street Pharmacy  
United Pharmacy  
USA Drug  
UW Health Pharmacy Services

## V

Vons Pharmacy

## W

Walgreens Pharmacy  
Walmart  
Wegman's Pharmacy  
Weis Pharmacy  
White Drug  
Winn-Dixie Pharmacy

