

TEAMSTERS LOCAL 639 – EMPLOYERS HEALTH FUND

Teamsters Local 639 Center
3130 Ames Place, NE
Washington, DC 20018-1513



(202) 636-8181 – Phone
(800) 983-2699 – Toll Free
(202) 526-7959 – Fax

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.

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 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. 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. 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.

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
Copps 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

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
Neighborcare 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

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

T

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

