

**TEAMSTERS LOCAL 639 – EMPLOYERS PENSION FUND
401(H) RETIREE MEDICAL PLAN**

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SUMMARY OF MATERIAL MODIFICATIONS

Date: February 11, 2021

To: All Participants of the Teamsters Local 639 – Employers Pension Trust Fund – 401(h) Retiree Medical Plan

From: The Board of Trustees of the Teamsters Local 639 – Employers Pension Trust Fund – 401(h) Retiree Medical Plan

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

This Notice announces changes to the Plan'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, 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. This mandate is in effect through the declared National Emergency caused by the COVID-19 pandemic, but it does not apply to retiree only plans such as the Teamsters Local 639 – Employers Pension Trust Fund – 401(h) Retiree Medical Plan (the "Plan"). Nonetheless, in an effort to help keep the Plan's participants safe and healthy, we are extending this benefit to the Plan's participants and their spouses as set forth below. The benefit will be available from **January 15, 2022 through April 30, 2022 or the date the National Emergency ends, or with respect to Medicare eligible participants, the date on which Medicare begins to provide free OTC COVID-19 tests, whichever occurs first.** This deadline may be extended.

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 (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 test limit provided by the Fund.

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

Pre-Medicare Retirees and Pre-Medicare Spouses: If you or your spouse are not yet eligible for Medicare, the Plan will cover the costs of up to eight (8) at-home OTC COVID-19 tests per month for each of you. 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 Retiree 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.

Medicare Eligible Retirees and Medicare Eligible Spouses: Because the Plan does not have a prescription drug benefit for Medicare participants and spouses, you must purchase your at-home OTC COVID-19 test and then submit a claim for reimbursement to the Fund Office. The Plan will cover the costs of up to four (4) at-home OTC COVID-19 tests per month for each of you. Many OTC tests are sold in packages containing more than one test. In applying the 4-test limit, each test is counted separately even if multiple tests are sold in one package.

You can get a reimbursement claim form from the Plan's website at:

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

or by calling the Fund Office and asking them to mail you one. 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 UPC code, the date of the purchase and the purchase price. You will be reimbursed the lesser of \$12 or the actual price of your test. For example, if you buy a COVID-19 test 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.

The federal government has also announced that people enrolled in Medicare will be able to get up to 8 free OTC COVID-19 tests each month starting in early spring. When that benefit becomes available through Medicare, you will no longer be able to obtain free tests from the Plan. Instead, your tests will be covered by Medicare.

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

Pre-Medicare Retirees and Pre-Medicare Spouses: 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 store and you pay \$30 for a box of two tests, you will be reimbursed \$24.

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

Medicare Eligible Retirees and Medicare Eligible Spouses: Again because the Plan does not have a Medicare prescription drug benefit, there is no in or out-of-network for you. You can purchase your test from any retailer, and you will be reimbursed the lesser of \$12 or your actual cost after submitting a claim to the Fund Office. Please note that this 4-test per month benefit from the Plan is available to you until such time as Medicare begins to cover the costs of OTC COVID-19 tests. At this point, the government has stated that program will begin in early spring.

As stated above, this SMM describes changes to the Plan's benefits and should be kept with your SPD for handy reference and safekeeping.

If you have any questions about this notice, your health benefits or eligibility, please 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. Pre-Medicare Retirees and Spouses can also call CVS Health at the number on your Identification card.

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

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

