

Five Rivers Carpenters District Council Health & Welfare Fund

C/O Eastern Iowa Fringe Benefit Funds, Inc.

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IMPORTANT NOTICE ABOUT OTC COVID-19 DIAGNOSTIC TESTING

January 2022

To All Eligible Plan Participants:

Effective January 15, 2022, as part of the Fund's coverage of COVID testing, the Fund will now cover at-home and over-the-counter (OTC) COVID-19 diagnostic test kits at 100%, without a physician referral.

The tests will be covered under the pharmacy benefits provided by the Five Rivers Carpenters District Council Health & Welfare Fund through SavRx. For more information on how to receive OTC test kits, please contact SavRx at (800) 228-3108 or www.savrx.com.

If you purchase an at-home or OTC COVID-19 diagnostic test from a preferred provider, you will not incur any upfront costs for the test. You may contact SavRx to obtain a list of preferred providers. If you purchase a test from a non-preferred or out-of-network provider, the amount of reimbursement will be limited to \$12 per test.

If you purchased an OTC COVID-19 diagnostic on or after January 15, 2022, you may submit your receipt to SavRx to receive reimbursement.

Included is information on utilizing the SavRx benefit for obtaining reimbursement for or getting tests at point of sale through a network pharmacy.

FREE TESTS AVAILABLE THROUGH GOVERNMENT WEBSITE

In addition, every home in the U.S. is eligible to order four free at-home COVID-19 tests per household direct from the Federal Government. These tests are completely free, and orders will usually ship in seven to 12 days. You can order your four free tests at www.covidtests.gov.

IMPORTANT LIMITATIONS

In order for the at-home or 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 eligible enrolled participant in the Five Rivers Carpenters District Council Health & Welfare Fund.

This coverage excludes at-home or OTC COVID-19 diagnostic tests purchased for employment purposes or for public health surveillance. Coverage of OTC test kits, and all COVID testing at 100%, will last through the end of the nationally declared COVID-19 emergency period.

If you have any questions regarding these changes, please contact the Fund Office.

NOTICE OF GRANDFATHERED STATUS

The Plan Administrator of the Five Rivers Carpenters District Council Health and Welfare Plan believes this 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 Third-Party Administrator at Eastern Iowa Fringe Benefit Funds, Inc., 1831 16th Avenue SW, Cedar Rapids, IA 52404, at 319-366-3623. 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.