

HEAT & FROST INSULATORS LOCAL 34 HEALTH AND WELFARE PLAN

To: Plan Participants

Date: January 15, 2022

Re: **Coverage of At-Home Covid-19 Tests as of January 15, 2022**

Introduction: On Monday January 10, 2022, the U.S. Department of Labor issued guidance that health plans are required to cover at 100% the cost of at-home Covid-19 tests, effective January 15, 2022, through the duration of the declared public health emergency related to Covid-19.

Plan Coverage of At-Home Covid-19 Tests: As required by the Department of Labor guidance, the Plan will provide coverage for at-home Covid-19 tests subject to the provisions further detailed below.

- At-home Covid-19 tests are covered if purchased on and after January 15, 2022 and through the end of the declared public health emergency related to Covid-19.
- ***Only FDA-approved tests*** will be covered under this program. Please go to www.fda.gov to learn which tests are currently FDA approved or check the packaging on the test before purchasing.
- The Plan will cover the cost of the at-home Covid-19 tests without cost-sharing (no deductible or coinsurance). However, the Plan may, in conjunction with its service providers, establish a preferred provider network for tests, in which case, the reimbursement for tests purchased outside of that network would be limited to the cost of the test or \$12, whichever is less.
- Coverage is provided for up to eight (8) tests per covered individual under the Plan in a 30-day period.
 - For example, a family of four covered under the Plan, may receive at no cost up to 32 tests (8 per covered person) in a 30-day period.
- Covered tests include only those for at-home medical use by you or your covered household family members. Tests for employment purposes or resale will not be covered or reimbursed under this program.

Reimbursement for Tests: At this time, the Plan has not yet established a process for you to be reimbursed for the costs of at-home Covid-19 tests. We expect to have that process established in the near future.

In the meantime, and until a reimbursement procedure is established, if you do purchase such tests on and after January 15, 2022, please keep your receipts. The Plan will send out a notice with instructions once it has established a reimbursement process.

Questions: If you have any questions, please contact the Plan Administrator, Wilson-McShane Corporation, at (952) 851-5948.