

**UFCW LOCAL 1262 AND
EMPLOYERS HEALTH AND WELFARE FUND**

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EMPLOYEE TRUSTEES

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Re: Coverage Of Over-the-Counter COVID Tests

Dear Participant:

This letter is to provide you with important information about how you can receive FDA-authorized over the counter at-home COVID tests (“OTC Tests”) at no cost to you. Please read this letter carefully and keep this with your summary plan description.

As you may have already heard, the U.S. government is making four at-home COVID testing kits available to each household, free of charge, and shipped directly to your house. You can order your four free tests at <https://special.usps.com/testkits>.

Effective January 15, 2022, OTC Tests will be covered by the UFCW Local 1262 and Employers Health and Welfare (“Fund”) consistent with the rules described in the enclosure and this cover letter. The Fund will provide coverage for up to 8 OTC Tests per covered person per month. If you purchase a package with two tests inside, that will count as two tests.

The Fund will cover the OTC Tests without the need to meet a deductible, prior authorization or other medical management requirements. You are not required to have a prescription from your health care provider to receive this coverage. However, you are permitted to use OTC Tests covered by the Fund for medical purposes only, such as if you were in direct contact with someone who tested positive for COVID-19 or you exhibit symptoms of COVID-19 (“Permitted Purpose”). If you need a test for other purposes—such as for employment, travel, surveillance or other similar purposes—you can use the free tests from the government or purchase an OTC Test at your own expense. **By submitting a claim for an OTC Test (whether at point of sale, the Direct Shipping Option or through reimbursement), you are certifying that you are purchasing a test that will be used only by yourself or a family member who is covered by the Fund, that the test will be used for a Permitted Purpose only and that no portion of the cost of the test will be reimbursed from another source.** Submission of claims for test kits that do not comply with these restrictions will be subject to the plan terms on fraudulent claims.

Coverage for OTC Tests will be administered through the Fund’s prescription benefit program with Express Scripts (ESI). Effective immediately, if you purchase a test at the pharmacy counter of any in-network pharmacy and present your member identification card, you will not be charged for the OTC Test—it will automatically be paid in full at the point of sale, with no co-payment, co-insurance or other out-of-pocket costs. However, **you must go to the pharmacy counter to receive this automatic coverage—please do not go to the cashier station.**

Additionally, ESI has also developed a direct shipping option, which will enable you to order OTC Tests on-line and have them shipped directly to your residence (Direct Shipping Option). If you use the Direct Shipping Option, the OTC Tests will be sent to you with no co-pay, co-insurance or other out-of-pocket costs. You can order OTC Tests either on-line by logging into Express-Scripts.com (if you have previously set up an Express Scripts on-line account), or by calling the number on the back of your Express Scripts ID card.

If you have already purchased an OTC Test on after January 15, 2022 and paid out-of-pocket for that test, or you purchase an OTC Test at future date from an out-of-network pharmacy or other vendor, you can submit a claim to ESI for reimbursement of the amount you paid. Simply log onto ESI’s website at the address noted in the enclosure to submit a reimbursement request. You will be required to provide your receipt and the UPC code for the OTC Test in order to receive a reimbursement. For OTC Tests you purchased from January 15-27, 2022, you will be reimbursed the full cost of what you paid for the OTC Tests (up to the maximum number of tests per month per person). For OTC Tests you purchase on and after January 28, 2022, the maximum reimbursement you will receive is \$12 per OTC Test, regardless of what you paid for them.

Please see the enclosure from ESI about the point-of-sale and reimbursement options. If you have any questions, please contact ESI or the Fund Office.

January 2022

Board of Trustees

This notice is a Summary of Material Modifications (“SMM”) within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent Summary Plan Description (“SPD”). The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD or other SMMs for future reference. Please contact the Fund Office if you would like to request a copy of the Fund’s Rules and Regulations, SPD or any SMM relating to the Plan. Receipt of this notice does not constitute a determination of your eligibility for benefits under the Plan.