

Iron Workers St. Louis District Council Trust Funds

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WELFARE TRUST FUND

Announcing Important Benefit Changes

Date: May 2022

To: Active Members Participating in the Iron Workers St. Louis District Council Welfare Trust Fund

From: The Board of Trustees

The purpose of this Summary of Material Modifications is to inform you of changes in how the Fund will cover reimbursement of contact lenses and eye exams under the VSP vision benefit and over-the-counter (OTC) COVID-19 tests going forward.

Coverage for Contact Lenses Under the VSP Vision Benefit

Starting on May 1, 2022, the Trustees improved your coverage for contact lenses. Your vision benefit provides an eye exam and allows you to choose either glasses or contacts, but not both. Until now, the total cost of an eye exam and supply of contacts were limited to \$125. Going forward, you'll receive a comprehensive VSP eye exam for \$10, then have a full \$150 allowance available toward a supply of contact lenses. This is a significant improvement of over 15% for those covered participants in the active vision plan that prefer to fill contacts instead of obtaining glasses. Note that there remains significant value in the eyeglass's coverage of the Plan benefit as many of the lens enhancements are covered under the program selected by the Trustees.

Over-the Counter COVID-19 Tests

Effective January 15, 2022, the Iron Workers District Council St. Louis Welfare Fund is required by federal law to cover OTC COVID-19 tests for eligible participants. We will provide an update to the rules as the federal government releases additional guidance.

What is covered?

- Participants may purchase up to eight COVID-19 tests per covered family member every 30 days. **Note:** Tests performed at a doctor's office or hospital do not count toward the eight-test maximum for reimbursement.
- If COVID-19 tests are purchased at an ESI network pharmacy with your prescription drug ID card or via ESI's mail-order pharmacy, they will be fully covered at the point-of-sale with no copay, coinsurance, or deductible.
- If they are purchased at an out-of-network pharmacy, reimbursement is limited to up to \$12 per test. You must submit a claim and appropriate receipts to the plan to receive reimbursement.
- Retired Participants may purchase, without cost through Medicare, up to eight COVID-19 tests per calendar month by presenting your Medicare card (instead of your UnitedHealthcare Medicare Advantage card) at participating pharmacies. OTC COVID-19 tests purchased out-of-pocket are not covered by Medicare or the UHC Medicare Advantage plan and are not reimbursable. You can call 1-800-MEDICARE (1-800-633-4227) to locate participating pharmacies or check with your local pharmacy to see if they are participating and will bill Medicare on your behalf.

When will the Plan start covering COVID-19 tests?

Immediately. Over-the-counter or doctor-ordered COVID-19 tests are eligible for reimbursement from January 15, 2022, through the end of the public health emergency. **Note:** Tests will not be reimbursed if purchased for use by someone other than yourself or a covered family member, for employment purposes, or for resale to another party.

Where can I purchase a COVID-19 test?

Purchasing COVID-19 tests, either in person or online, from a network pharmacy that participates is your best option. You can find a network pharmacy near you by scanning the QR code below or by visiting express-scripts.com/login?routingPage=/consumer/mybenefits/pl.jsp. If you purchase a COVID-19 test from an out-of-network retailer, the Plan will cover either the full cost of the test or up to \$12 per test —whichever amount is lower.

Keep in mind that COVID-19 tests are in high demand right now. The federal government launched COVIDtests.gov, which offers every home in the U.S. up to eight free at-home tests.



How am I reimbursed for a COVID-19 test?

COVID-19 tests purchased at a retail network pharmacy with your prescription drug ID card or online are covered 100% with no upfront out-of-pocket costs to you. To find a retail network pharmacy, log in to express-scripts.com and go to **Find a Pharmacy**. Alternatively, you can order COVID-19 tests directly from the website by clicking **Order At-Home COVID-19 Tests**.

For tests purchased from out-of-network retailers, you must submit a claim for reimbursement with a copy of the receipt and the UPC code number from your COVID-19 test's box. You'll be reimbursed for either the full cost of the test or up to \$12 per test — whichever amount is lower. You must pay the full cost of the test out of pocket and then submit a claim for reimbursement. Log in to express-scripts.com for a copy of the direct reimbursement form.

When should I take a COVID-19 test?

The [U.S. Food and Drug Administration](https://www.fda.gov) recommends getting tested if:

- You have symptoms of COVID-19, even after vaccination.
- You've been in close contact with someone who tested positive for COVID-19, even after vaccination.
- You took part in a high-risk activity that made social distancing more difficult, such as traveling or attending a large gathering.
- You've been asked or instructed to get tested by your doctor or local health department.

Please see the FDA website or consult with your physician concerning when you should take a COVID-19 test.

Are there any local, community resources available?

In addition to the free at-home COVID-19 tests from the federal government, free tests are available in the community.

St. Louis County (MO): Visit revivestl.com/get-tested/ to schedule an appointment at one of the free testing sites in St. Louis County.

St. Clair County (IL): Free COVID-19 tests are available at **134 St. Clair Square** every Tuesday, Thursday, and Saturday from 8 a.m. to 4 p.m.

This announcement highlights certain features of the Iron Workers St. Louis District Council Welfare Trust Fund.

Full details are contained in the documents (Summary Plan Description) that establish the Plan provisions.

If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern.

The Trustees reserve the right to amend, modify, or terminate the Plan at any time.