

**AMENDMENT TO THE RESTATED  
UA LOCAL 190 HEALTH AND WELFARE PLAN AND THE UA LOCAL 190 MEDICARE  
RETIREE HEALTH AND WELFARE PLAN**

**THIS AMENDMENT** is approved and adopted at Ann Arbor, Michigan, on March 21, 2022, by the Trustees of the UA LOCAL 190 HEALTH AND WELFARE PLAN (“Plan”) and the Trustees of the UA Local 190 MEDICARE RETIREE HEALTH AND WELFARE PLAN (“Medicare Retiree Plan”).

Pursuant to a resolution adopted by the Trustees at their meeting of June 19, 2017, the Trustees amended and restated the Plan, Medicare Retiree Plan and Summary Plan Description in their entirety, effective June 1, 2017. The restated Plan, Medicare Retiree Plan and Summary Plan Description are hereby amended effective as stated herein:

- 1) In Section 7, “Blue Cross Benefit Summary,” the following is added to the header of the Chart for the Enhanced Coverage and Standard Coverage columns, after the existing asterisks:

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- 2) In Section 7, “Blue Cross Benefit Summary,” the following is added as a final paragraph at the end of the Chart:

\*\*\*\*\*Effective January 15, 2022, for participants other than Medicare-Eligible Retirees, Medicare-Eligible Spouses and Medicare-Eligible Children, up to eight at-home over-the-counter COVID-19 diagnostic rapid tests authorized by the U.S. Food and Drug Administration are covered per month, per participant as part of the Basic Benefits. From January 15, 2022 through January 31, 2022, these tests are covered at the cost of the test. Effective February 1, 2022, these tests are covered at a rate of up to \$12 per individual test, or the cost of the test, if less than \$12. Starting February 1, 2022, you may obtain these tests at Walmart, Rite Aid or Sam’s Club at the pharmacy counter, and since these are approved providers, the cost of the test will be fully covered. Effective March 7, 2022, you also may obtain these tests online through the OptumRX online store available under your account via the BCBSM website, and since OptumRX is an approved provider, the cost of the test will be fully covered. If you obtain these tests after January 31, 2022 at any location other than Walmart, Rite Aid or Sam’s Club (or OptumRX on or after March 7, 2022), you must pay out-of-pocket for the test and you may submit a claim for reimbursement for up to \$12 per individual test, or the cost of the test, if less than \$12. There is no coverage for tests obtained for employment purposes.

- 3) In Section 8, “Health Care Coverage-Basic Benefits Administered By Blue Cross Blue Shield,” the following is added as a second paragraph under the subsection “**Medical Supplies:**”

Effective January 15, 2022, for participants other than Medicare-Eligible Retirees, Medicare-Eligible Spouses and Medicare-Eligible Children, we pay for up to eight at-home over-the-counter COVID-19 diagnostic rapid tests authorized by the U.S. Food and Drug Administration are covered per month, per participant. From January 15, 2022 through January 31, 2022, these

tests are covered at the cost of the test. Effective February 1, 2022, these tests are covered at a rate of up to \$12 per individual test, or the cost of the test, if less than \$12. Starting February 1, 2022, you may obtain these tests at Walmart, Rite Aid or Sam's Club at the pharmacy counter, and since these are approved providers, the cost of the test will be fully covered. Effective March 7, 2022, you also may obtain these tests online through the OptumRX online store available under your account via the BCBSM website, and since OptumRX is an approved provider, the cost of the test will be fully covered. If you obtain these tests after January 31, 2022 at any location other than Walmart, Rite Aid or Sam's Club (or OptumRX on or after March 7, 2022), you must pay out-of-pocket for the test and you may submit a claim for reimbursement for up to \$12 per individual test, or the cost of the test, if less than \$12. There is no coverage for tests obtained for employment purposes.

**IN WITNESS WHEREOF**, this Amendment to the UA Local 190 Health and Welfare Plan and UA Local 190 Medicare Retiree Health and Welfare Plan and SPD has been approved and executed by the Trustees.

TRUSTEES representing UA Local 190  
Plumbers/ Pipefitters/ Service Technicians/  
Gas Distribution:

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Randall Whitaker

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Douglas Mayher, Jr.

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Andrew Fielder

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David Forbes

TRUSTEES representing the Greater  
Michigan Plumbing & Mechanical  
Contractors Association, Inc.

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Jeremy Finn

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Carl Evans

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Nancy Cummins

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Walter Cosen

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Cynthia Maher (Alternate)