United Brotherhood of Carpenters and Joiners of America

General Office and Staff Health & Welfare Plan

February 2022

Summary of Material Modifications

To: All Participants and their Dependents Who Are Eligible for Health and Welfare Active or Retiree Plan Benefits, including COBRA Beneficiaries

PARTICIPANT NOTICE

This Participant notice will advise you of certain material modifications (plan changes) that have been made to the United Brotherhood of Carpenters and Joiners of America General Office and Staff Health and Welfare Trust (the Plan). This information is **very important** for you and your eligible dependents. Please take the time to read it carefully.

Unless otherwise indicated, these changes become effective on January 15, 2022.

Your Right to be Reimbursed for Over the Counter COVID-19 Tests

You now have the right to get eight (8) at-home, **over the counter** (OTC) COVID-19 tests per 30 days, at no cost to you, if the test is performed for diagnosis or treatment, and not for employment purposes.

On January 10, 2022, the federal government issued guidance that requires group health plans to provide coverage for the cost of at-home over the counter COVID-19 diagnostic tests authorized by the FDA ("**OTC COVID-19 Tests**") without an order or individualized clinical assessment by a health care provider.

In accordance with this guidance, for OTC COVID-19 Tests obtained on and after January 15, 2022 and until further notice, the Plan will cover as many as eight (8) OTC COVID-19 Tests, per Covered Individual, per 30-day period that *are not* ordered by an attending health care provider and that are *not* for employment purposes. (An OTC COVID-19 Test that is ordered by an attending health care provider does not count against this limit. OTC COVID-19 Tests for employment purposes are not covered.)

OTC COVID-19 Test kits are available at no charge through Express Scripts. OTC COVID-19 Tests that are purchased at a non-network pharmacy may be reimbursed at $12 per test as noted in the next paragraph. Whether they are purchased in network or out of network, the Plan will not pay for more than eight (8) OTC COVID-19 Tests per Covered Individual in a 30-day period.

Under the federal government guidance, the Plan may provide coverage of OTC COVID-19 Tests by arranging for direct coverage of these tests through the Plan's pharmacy network and a direct-to-consumer shipping program. Express Scripts, the Plan's network provider of prescription drugs, has finalized or is close to finalizing an in-network/mail order solution. Please see the attached reimbursement form and flyer from Express Scripts. You will need to use the reimbursement form if you purchase an OTC COVID-19 test out-of-network, in which case you will be reimbursed for the cost of the test, up to $12 per test. Remember to keep your receipt documenting the date of purchase and the price of the test and the name of the test kit. If you purchase the test in-network, there is no cost to you at the point of purchase.

The cost of the test will not be reimbursed if the test is not FDA-authorized. The following page from the FDA has a list of tests that have received emergency use authorization: https://www.fda.gov/medical-devices/coronavirus-disease-2019-covid-19-emergency-use-authorizations-medical-devices/in-vitro-diagnostics-euas-antigen-diagnostic-tests-sars-cov-2.

You can also obtain tests completely free through the Government COVID-19 at home testing website: https://www.covidtests.gov.

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If you have questions, please contact the Trust office at the number below or the website at www.UBCbenefits.org.

Sincerely,
THE BOARD OF TRUSTEES

NOTICE OF GRANDFATHERED STATUS

This group health plan believes that this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (PPACA). As permitted by the PPACA, 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 PPACA 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 PPACA, 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 United Brotherhood of Carpenters and Joiners of America General Office and Staff Health and Welfare Plan c/o BeneSys Administrators. 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 plans.

Prescription Drug Reimbursement / Coordination of Benefits Claim Form

Did you know that you can now submit your prescription claims to us electronically?
Log in to express-scripts.com and select Benefits > Forms & Cards

EXPRESS SCRIPTS®

Cardholder Information *See your prescription drug ID card.*

Group No.

Member ID

Member Name First Last

Street Address

City State ZIP

Patient Information

Patient Name First Last

Patient Date of Birth (Month/Day/Year) __/__/____

Sex

- ☐ Female
- ☐ Male

Relationship to Plan Member

- ☐ 1 Self
- ☐ 2 Spouse
- ☐ 3 Eligible Child
- ☐ 4 Dependent Student
- ☐ 5 Disabled Dependent
- ☐ 6 Dependent Parent
- ☐ 7 Non-spouse Partner
- ☐ 8 Other

Pharmacy Information

Name of Pharmacy

Street Address

City State ZIP

Telephone (include area code) ___-___-____

Is this an on-site nursing home pharmacy? ☐ **Yes** ☐ **No**

I hereby certify that the charge(s) shown for the medication(s) prescribed is correct and agree to provide Express Scripts or its agents reasonable access to records related to medication dispensed to this patient in accordance with applicable law. I further recognize that reimbursement will be paid directly to the plan member and assignment of these benefits to a pharmacy or any other party is void.

X _____
Signature of Pharmacist or Representative

NCPDP/NPI Required

Claim Receipts

Tape receipts or itemized bills on the back.
Check the appropriate box:

- ☐ **Compound Prescription**
  Make sure your pharmacist lists ALL the VALID NDC numbers, cost and quantities for each ingredient on the back of this form and attach receipts.
- ☐ **Medication Purchased Outside of the United States**
  Country _____
  Currency used _____
- ☐ **Allergy Medication**
- ☐ **Covid Test Kit**
  Kit Name _____
  Number of Kits _____
  Purchase Date _____

  This test was purchased by the customer for personal use or the use of a covered plan member and was not purchased for employment purposes. This test will not be reimbursed by another source nor placed for resale.

Coordination of Benefits

Mark the appropriate box for your primary coverage method.

Did another insurance pay for all/part of this claim?
☐ Yes ☐ No

Is an Explanation of Benefits included?
☐ Yes ☐ No

Is this a discount card claim?
☐ Yes ☐ No

Any person who knowingly and with intent to defraud, injure, or deceive any insurance company submits a claim or application containing any materially false, deceptive, incomplete, or misleading information pertaining to such claim may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal or civil penalties, including fines and/or imprisonment or denial of benefits.†

Acknowledgment

I certify that the medication(s) described was received for use by the patient listed above, and that I (or the patient, if not myself) am eligible for prescription drug benefits. I certify that the medication(s) described were not for an on-the-job injury. *By completing this form, I recognize that reimbursement will be paid directly to me and that assignment of these benefits to a pharmacy or any other party is void.**

X _____ _____
Signature of Member Date

*If allowed by law, you may assign the payment of this claim to your pharmacy. If your pharmacy is willing to accept assignment, do not complete this form. Please request that your pharmacy contact Pharmacy Services at 800.922.1557 for assistance.

Claim Receipts

Please tape your receipts here. **Do not staple!** If you have additional receipts, tape them on a separate piece of paper

Tape receipt for prescription 1 here.

Receipts must contain the following information:

- Date prescription filled
- Name and address of pharmacy
- Doctor name or ID number
- NDC number (drug number)
- Name of drug and strength
- Quantity and day supply
- Prescription number (Rx number)
- DAW (Dispense As Written)
- Amount paid

Tape receipt for prescription 2 here.

Receipts must contain the following information:

- Date prescription filled
- Name and address of pharmacy
- Doctor name or ID number
- NDC number (drug number)
- Name of drug and strength
- Quantity and day supply
- Prescription number (Rx number)
- DAW (Dispense As Written)
- Amount paid

COMPOUND PRESCRIPTIONS ONLY

- List the VALID 11-digit NDC number for EACH ingredient used for the compound prescription.
- For each NDC number, indicate the "metric quantity" expressed in the number of tablets, grams, milliliters, creams, ointments, injectables, etc.
- For each NDC number, indicate cost per ingredient.
- Indicate the TOTAL charge (dollar amount) paid by the patient.
- Receipt(s) must be attached to claim form.

Rx # ______________

Date Filled __/__/____ Day Supply ___ Quantity _____

Valid 11-digit Ingredient NDC	Metric Quantity	Ingredient Cost
	Total charge	

Instructions Read carefully before completing this form.

1. Always present your prescription drug ID card at the participating retail pharmacy.
2. Use this form when you have paid full price for a prescription drug at a retail pharmacy or need to submit claims under Coordination of Benefits rules.
3. **You must complete a separate claim form for each pharmacy used and for each patient.**
4. You must submit claims within 1 year of date of purchase or as required by your plan.
5. **Be sure your receipts are complete.**

   In order for your request to be processed, all receipts must contain the information listed at the top of this page. Your pharmacist can provide the necessary information if your claim or bill is not itemized.
6. The plan member should read the acknowledgment carefully, and then sign and date this form.
7. **Return the completed form and receipt(s)** to:

   Express Scripts
   ATTN: Commercial Claims
   P.O. Box 14711
   Lexington, KY 40512-4711
8. You may also **fax your claim form to: 608.741.5475.**

Please use one claim form per fax. Do not combine claims for different members in the same fax submission.

Additional Coordination of Benefits Instructions

Another Health Plan Paid

You must first submit the claim to the primary insurance carrier. Once the statement from the primary plan is received from the primary carrier, complete this form, tape the original prescription receipts in the spaces provided at the top of this page, and attach the statement from the primary plan, which clearly indicates the cost of the prescription and what was paid by the primary plan.

Prescription Drug Programs or HMO Plans

Retail pharmacies

If the primary plan is one in which a copayment or coinsurance is paid at a retail pharmacy, then no EOB is needed. Just complete this form and attach the prescription receipt(s) that shows the copayment or coinsurance amount paid at the pharmacy. The receipt(s) will serve as the EOB.

Express Scripts® Pharmacy

If the primary plan is mail order, complete this form and attach either the prescription receipt(s) that shows the copayment or coinsurance amount paid to the mail-order pharmacy or the statement of benefits you receive from the mail-order pharmacy.

† **California:** For your protection, California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

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AT-HOME COVID-19 TESTS AT NO COST TO YOU.

Navigating COVID-19 can be hard, but we're making it easy for you to afford an at-home COVID-19 test when you need one. If you have Express Scripts pharmacy coverage through our company, you can visit your local retail pharmacy or order online from Express Scripts® Pharmacy for at-home COVID-19 tests at no cost to you.[1,2,3]

How it works at a retail pharmacy:

- Call your local retail pharmacy to see if they have at-home COVID-19 tests available.
- Take your Express Scripts ID card to a retail pharmacy in your network.
- Bring the COVID-19 test to the pharmacy counter, not the regular checkout lane.[4]
- Check out at the pharmacy counter and show your ID card. Your at-home COVID-19 test should automatically ring up at no cost to you.

How it works with Express Scripts® Pharmacy:

- Log in at express-scripts.com.
- Click "Order At-Home COVID-19 Tests" on the home page.
- Submit your order.
- Get tests shipped directly to you from Express Scripts® Pharmacy.

Here are a few helpful places to find information:

- **To find a retail pharmacy in your network:** Log in at express-scripts.com and click "Find a Pharmacy." You can also use our mobile app.
- **If you weren't able to purchase your at-home COVID-19 test(s) at the pharmacy counter, or happened to be charged:** You can submit your receipt for reimbursement of up to $12 per test online at our COVID-19 Resource Center.

For more information about COVID-19, or to submit a receipt for reimbursement, visit the Express Scripts Resource Center at express-scripts.com/covid-19/resource-center.

If you have any questions, please call the number on your Express Scripts ID card.

EXPRESS SCRIPTS®

At-home COVID-19 tests through this program are for personal use only. They cannot be used for employment purposes, resale, or be reimbursed by another source.

1. Only applies to members covered by Express Scripts.
2. You can receive up to eight at-home COVID-19 tests from any retail pharmacy in your network, or delivered from Express Scripts® Pharmacy every 30 days at no cost to you.
3. Your plan covers the cost of at-home COVID-19 tests up to $12 each.
4. Pharmacy purchase limits on at-home COVID-19 tests may apply.

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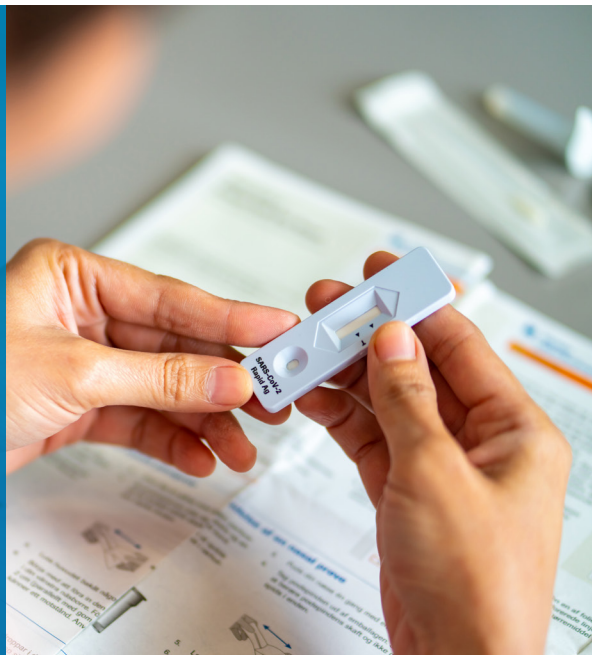

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