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Re: Coverage of Over-the-counter (OTC) COVID-19 Tests

As you may have heard, group health plans, such as the North Central States Regional Council of Carpenters' Health Plan, will now cover at-home COVID-19 tests. This letter is to inform you of this new COVID-19 testing benefit offered through the Plan. You should check the Plan's website at www.ncscbf.com for the most up-to-date information on this benefit. You will also receive a summary of material modifications to update the rules in your summary plan description in the near future.

Note that you can also order up to 4 at-home COVID-19 tests for no cost from the Federal government at COVIDTests.gov. Additionally, some local governments are distributing OTC COVID-19 tests free of charge at public locations such as libraries and fire stations. We encourage you to contact your local government to find out if this option is available in your area.

The Plan will cover FDA-approved, cleared or authorized OTC COVID-19 tests, also known as COVID-19 rapid tests, purchased by you or your covered Dependents on and after January 15, 2022 through the end of the COVID-19 public health emergency, consistent with the Families First Coronavirus Response Act or other applicable Federal law. The public health emergency is currently set to expire April 15, 2022, but may be extended.

You and each of your covered Dependents can purchase up to 8 tests for personal use every 30 days. Testing kits with 2 tests in the box count as 2 tests toward this limit. For example, the Plan will cover up to 32 tests (or 16 boxes, for testing kits purchased with 2 tests in the box) every 30 days for a family of 4. Tests used for employment purposes or for purposes of resale are not covered or reimbursable under this benefit.

As of January 15, 2022, the following tests are FDA-approved, cleared or authorized:

- CareStart COVID-19 Antigen Home Test
- iHealth COVID-19 Antigen Rapid Test
- BD Veritor At-Home COVID-19 Test
- Ellume COVID-19 Home Test
- Celltrion DiaTrust COVID-19 Ag Home Test
- Flowflex COVID-19 Antigen Home Test
- SCoV-2Ag Detect Rapid Self-Test
- BinaxNOW COVID-19 Antigen Self-Test
- InteliSwab COVID-19 Rapid Test
- QuickVue At-Home OTC COVID-19 Test
- BinaxNOW COVID-19 Ag Card 2 Home Test

For the most up-to date list of FDA-authorized tests, see <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 purchase OTC COVID-19 tests at Express Scripts network pharmacies on and after January 15, 2022, at no cost if you use your prescription drug card and buy the tests at the pharmacy counter. If you purchase an OTC COVID-19 test at a non-network pharmacy or another vendor (such as Amazon) you will need to submit a reimbursement request to Express Scripts. For these non-preferred purchases, the Plan will reimburse the lesser of the actual cost of the OTC COVID-19 test or \$12. Be aware that purchasing an OTC COVID-19 test at a store register rather than the pharmacy register may cause the test to be considered purchased at a non-network provider.

When submitting a reimbursement request to Express Scripts, you must:

1. Complete and sign a reimbursement form. The reimbursement form can be found at https://www.ncscbf-com.site.atfni.com/webfiles/fnitools/documents/covid-19_otc_test_reimbursement_form_fill-in.pdf or by contacting the Fund Office. Express Scripts is encouraging use of its online reimbursement request option at <https://www.express-scripts.com/login?routingPage=/frontend/consumer/%23/forms>.
2. Submit the completed reimbursement form, along with all documentation specified on the form.

Beginning January 28, 2022, you can also have OTC COVID-19 tests shipped directly to your home through the ESI Mail Order Pharmacy. Note that because of current supply issues, OTC COVID-19 tests may not be available for mail-order at the exact time you wish to place an order.

You **CANNOT** use your HRA to purchase tests for which you will seek reimbursement under this benefit. However, you can use the HRA to purchase tests that you or your covered family members need beyond the eight 30 day reimbursable tests.

Finally, as a reminder, the Plan is a self-funded health plan, and as such, the Plan directly funds the costs for covered claims, including this OTC COVID-19 test benefit. The Trustees encourage you to be a wise consumer of health benefits and a good steward for the Plan.

If you have any questions, please contact the Fund Office at the number shown above.