



**CONSTRUCTION
INDUSTRY LABORERS**

FRINGE BENEFIT FUNDS

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Managed for the Trustees by
Wilson-McShane Corporation

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TO: Construction Industry Laborers Welfare Fund Participants

Coverage of At-Home COVID-19 Tests as of January 15, 2022

On Monday January 10, 2022, federal agencies issued guidance stating that health plans are required to cover the cost of at-home COVID-19 tests. At-home COVID-19 tests are COVID-19 tests that have been authorized by the FDA for use at home or elsewhere without involvement of a health care provider.

As required by the federal guidance, the Construction Industry Laborers Welfare Fund (“Fund”) will provide coverage for at-home COVID-19 tests subject to the following provisions. These provisions only apply to at-home COVID-19 tests. That is, these provisions do not affect previous Plan provisions regarding coverage of COVID-19 tests that are not at-home COVID-19 tests.

- At-home COVID-19 tests are covered if purchased on and after January 15, 2022 and through the end of the public health emergency that was declared by the Department of Health and Human Services with respect to COVID-19.
- ***Only tests available “over the counter” that have been approved by the FDA for use at home or elsewhere without involvement of a health care provider*** will be covered under this program. Please go to www.fda.gov to learn which tests are currently FDA approved or check the packaging on the test before purchasing.
- The Plan will cover the cost of at-home COVID-19 tests without cost-sharing (no Deductible or Copay) if the tests are purchased through a pharmacy in Sav-Rx’s network.
 - Many pharmacies in Sav-Rx’s network are set up to process test kits in the same manner as a prescription. In these pharmacies, you can present your Sav-Rx Prescription card to the pharmacy and the test kit will be covered at 100%. This means that you will not have to pay anything for the test.
 - Some pharmacies in Sav-Rx’s network are not set up to process test kits in the same manner as a prescription. For these pharmacies, you must pay for the test kit upfront. You will be reimbursed for the entire cost of the test kit if you save your receipt of purchase and submit the receipt along with the “*Over-The-Counter (OTC) COVID-19 Test Kit Claim Reimbursement Request*” form to Sav-Rx at their address noted on the reimbursement request form. Reimbursement request forms are available at www.savrx.com.
 - Direct orders for at-home COVID tests can also be placed directly through Sav-Rx’s COVID Resource website, https://www.savrx.com/?Link=covid_resources. From this section of their website, you can to select from the following options:
 - Free Government Tests
 - OTC COVID-19 Test Reimbursement Form

- COVID Test Direct Shipping*

*Due to continued global supply chain issues, testing kit supply is not guaranteed. Sav-Rx anticipates shipments to commence by February 28, 2022.

- Reimbursement for tests purchased at a pharmacies that are not in Sav-Rx's network will be limited to the cost of the test or \$12, whichever is less. Amounts that you pay in excess of \$12 for tests purchased at pharmacies that are **not** in Sav-Rx's network will not count towards your Prescription Drug Benefit Deductible or your Prescription Drug Benefit Annual Out-of-Pocket Maximum.
 - Save your receipt of purchase and submit the receipt along with the "*Over-The-Counter (OTC) COVID-19 Test Kit Claim Reimbursement Request*" form to Sav-Rx at their address noted on the reimbursement request form. Reimbursement request forms are available at www.savrx.com.
- Coverage is provided for up to eight (8) at-home COVID-19 tests per Covered Person under the Plan each calendar month.
- Covered tests include only those for at-home medical use by you or your covered household family members. Tests for employment purposes or resale will not be covered or reimbursed under this program.

Additional COVID Tests Available Directly from the Government

The United States government is also providing free at home COVID test kits. Please visit www.covidtests.gov to order up to 4 free tests per household. The tests kits will ship through the USPS, and are expected to ship out within 7 to 12 days to most residential addresses.

Questions

Federal and state agencies are frequently releasing new information and guidance about COVID-19. This means the information above is subject to change. If you have any questions about the Plan's coverage of at-home COVID-19 tests or your benefits in general, please call the Fund Office at (816) 756-3313 or contact Sav-Rx at (800) 228-3108.