



Date: March 2022

To: Participants and Dependents in the Pensioned Operating Engineers Health and Welfare Trust Fund, including COBRA Beneficiaries, enrolled in the Indemnity Plan, the Kaiser HMO, or the HMSA HMO

This notice will advise you of material modifications made to the Trust Fund's benefit plan. **This information is VERY IMPORTANT to you and your Dependents.** Please take the time to read it carefully.

**COVERAGE FOR OVER-THE-COUNTER COVID 19-TESTS
EFFECTIVE JANUARY 15, 2022**

Operating Engineers Health and Welfare Trust Fund is required by federal law to cover certain over-the-counter (OTC) COVID-19 tests purchased on or after January 15, 2022 through the end of the public health emergency for eligible plan participants. **Note:** Tests purchased for employment purposes are not covered.

We have been working with OptumRx, Kaiser Permanente and HMSA on developing the best way to provide this coverage to our membership. This notice provides a summary of the coverage available to you and your family.

Members enrolled in a Medicare Advantage Plan through Kaiser, Health Net or HMSA should contact their insurer for information about whether coverage for OTC at-home COVID-19 tests is available.

OptumRx Participants

Participants may now purchase up to eight COVID-19 tests for each covered family member per month through OptumRx.

Coverage includes OTC at-home COVID-19 test kits authorized by the Food and Drug Administration (FDA). The most common tests brands are BinaxNOW™, CLINITEST®, Flowflex™, i-Health®, InteliSwab™, On/Go™, QuickVue®, and COVID-19 At-Home Test (Roche).

You have four options available for purchasing OTC at-home COVID-19 test kits:

- 1) **Pay \$0 at a preferred network pharmacy:** Visit the pharmacy counter at a **Kinney Drugs, Rite Aid (including Bartell Drugs), Sam's Club, Walgreens or Walmart** and present your member ID card and ask to have your OTC at-home COVID-19 test kits submitted to your plan for coverage.

- 2) **Order at-home COVID-19 tests online with \$0 copay through the Optum Store.** Get free shipping on orders of \$45+. Requires sign-in to [optumrx.com](https://www.optumrx.com)
- 3) **Purchase a kit and then submit an online form for reimbursement:** You can also purchase an OTC at-home COVID-19 test kit at other stores or online retailers. Keep your purchase receipt(s) to submit for reimbursement. Your plan will reimburse up to \$12 per test.
- 4) **Purchase a kit and then print and mail in a paper reimbursement form.** Please note you will receive reimbursement more quickly if you submit an online claim form.

Kaiser Permanente Participants

In accordance with new federal guidance, starting on January 15, 2022, Kaiser Permanente will reimburse members for the cost of over-the-counter COVID-19 self-tests.

- If you purchased a self-test for COVID-19 that has been authorized for emergency use by the FDA and need to submit a medical claim for reimbursement, go to [kp.org](https://www.kp.org) for directions on how to submit your claim.
- To be reimbursed, the claim submitted must include:
 - An itemized purchase receipt with the test name, the date of purchase, the price, and number of tests
 - A photo of the QR or UPC code cut out from the self-test box if submitting online. If you are submitting a paper claim by mail, mail in the cut out QR or UPC code and not the entire package.

By submitting a claim for reimbursement, you are attesting that the self-test was purchased for personal use, is not for employment purposes unless required by applicable state law, has not and will not be reimbursed by another source, and is not for resale.

HMSA Participants

HMSA is also making tests available at no cost through its preferred provider, Hawaii Family Medical Center (dba Kuhio Medical Center, a subsidiary of HMSA). The HMSA website will be updated as plans are developed (<https://hmsa.com/help-center/over-the-counter-at-home-covid-19-tests/>)

HMSA will reimburse members for the price of the tests including shipping and sales tax up to \$12 per test for OTC at-home COVID-19 tests. Members can be reimbursed for up to eight tests per month. This reimbursement applies only during the public health emergency.

The tests must be authorized, cleared, or approved by the Food & Drug Administration. Not all tests are authorized, cleared or approved by the FDA. Tests that will be covered should say “OTC” for over-the-counter at-home tests.

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. If you have any questions, please contact the Trust Fund Office at (800) 251-5014. You may also call the Fringe Benefits office at (800) 532-2105.

Sincerely,
Board of Trustees

Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Trust Fund Office.

In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan and we are advising you of these Plan changes within 60 days of the adoption of those changes.