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## IMPORTANT NOTICE

February 2022

### **Re: Laborers' Metropolitan Detroit Health Care Fund (Fund)**

### ***Summary of Material Modifications – Free Over-The-Counter (OTC) COVID-19 Tests Effective January 15, 2022***

Dear Non-Medicare Participant:

This is an important notice about a *new and temporary* enhancement to your health care benefits that is mandated by the federal government while the national public health emergency continues.

**Effective January 15, 2022, you and your family are eligible for eight (8) free OTC COVID-19 tests per person per month.**

Below, we describe -- in question-and-answer format -- this *new and temporary* COVID-19 benefit.

#### **1. What Are OTC COVID-19 Tests?**

OTC COVID-19 tests are at-home diagnostic tests authorized by the U.S. Food and Drug Administration (FDA) that can be purchased at a pharmacy, store or online retailer.

#### **2. How Many OTC COVID-19 Tests Can My Family Receive Each Month At No Cost?**

*Beginning January 15, 2022, each covered person in your family (you, your spouse and children), who is a non-Medicare Fund participant, is eligible for eight (8) free COVID-19 tests per month (every thirty (30) days).*

For example, if you are a family of four (4), and each family member is a Non-Medicare Fund participant, your family is eligible for thirty-two (32) tests per month at no cost.

#### **3. Are All OTC COVID-19 Tests Covered?**

**No.** You *must* purchase an OTC COVID-19 FDA-approved test, which includes:

1. BinaxNow COVID-19 Antigen Self-Test
2. BinaxNow COVID-19 Ag Card 2 Home Test
3. COVID-19 At-Home Test (SD Biosensor, Inc.)
4. CLINITEST Rapid COVID-19 Antigen Self-Test
5. iHealth COVID-19 Antigen Rapid Test

6. CareStart COVID-19 Antigen Home Test
7. BD Veritor At-Home COVID-19 Test
8. SCoV-2 Ag Detect Rapid Self-Test
9. IntelliSwab COVID-19 Rapid Test
10. Celltrion Dia Trust COVID-19 Ag Home Test
11. QuickVue At-Home OTC COVID-19 Test
12. Flowflex COVID-19 Antigen Home Test
13. Ellume COVID-19 Home Test
14. Detect COVID-19 Test
15. Lucira CHECK-IT COVID-19 Test Kit
16. Cue COVID-19 Test for Home and Over The Counter Use

#### **4. Where Can I Purchase My OTC COVID-19 Test For Free?**

**If you purchase your OTC COVID-19 test at a preferred pharmacy -- Rite Aid, Walmart or Sam's Club – or OptumRx online you will pay no out of pocket costs.**

Just present your Blue Cross Blue Shield of Michigan (BCBSM) ID card at the pharmacy counter and ask to have your OTC COVID-19 test submitted to the Fund for coverage.

#### **5. Can I Purchase My OTC COVID-19 Test Somewhere Other Than A Preferred Pharmacy Or OptumRx Online?**

**Yes. But, if you purchase your OTC COVID-19 test at a non-preferred pharmacy or other online retailer, you must request reimbursement for your purchase. And, you will only be reimbursed up to twelve dollars (\$12) per OTC COVID-19 test.**

For example, if you purchase an OTC COVID-19 test at a non-preferred pharmacy for twenty dollars (\$20), the Fund will only reimburse you twelve dollars (\$12).

#### **6. How Do I Request Reimbursement For OTC COVID-19 Tests?**

***For OTC COVID-19 tests purchased on or after February 1, 2022, you must:***

- submit your reimbursement request to OptumRx by completing the enclosed reimbursement form (or you can access this reimbursement form online at: <https://covidtest.optumrx.com/covid-test-reimbursement>);
- attach your proof of purchase (receipt); and
- confirm the OTC COVID-19 test you purchased.

Reimbursement requests will be processed in four (4) to six (6) weeks.

***For OTC COVID-19 tests purchased between January 15, 2022 and January 31, 2022 you must:***

- complete and mail the COVID-19 Member Reimbursement Form – Non-Medicare Advantage (Reimbursement Form) to BCBSM; and
- include a receipt indicating the amount you paid, date of purchase and where you purchased the test.

To access the BCBSM form, please visit:

<https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/covid-testing-member-reimbursement-form.pdf>.

Reimbursements will be processed sixty (60) to ninety days (90) after your reimbursement request is received by BCBSM.

**Please Note:** This is a *per test* reimbursement, not a per box reimbursement. If your OTC COVID-19 purchase contains two (2) OTC COVID-19 tests per box, your reimbursement request can only be for four (4) boxes per month.

**7. Will The Fund Cover OTC COVID-19 Tests That Are Purchased For Employment Purposes?**

**No.** The Fund will *not* cover OTC COVID-19 tests that are purchased for employment purposes, regardless of COVID-19 vaccination status.

By purchasing your OTC COVID-19 test at a preferred pharmacy, OptumRx online or submitting the Reimbursement Form, you and your family attest that your OTC COVID-19 tests were not purchased for employment purposes.

**8. How Long Will OTC COVID-19 Tests Be Provided At No Cost?**

OTC COVID-19 tests will be covered at no cost until the national public health emergency ends. But, at this time, it is unknown how long it will continue.

**9. What If My Family Has A Split Contract (Medicare and Non-Medicare Participants In The Same Family)?**

Only Non-Medicare Fund participants are eligible for this benefit.

So, if you are a family of four (4) and three (3) individuals are Non-Medicare participants and one individual is a Medicare participant, your family is eligible for twenty-four (24) tests per month under this federal mandate.

If you have any questions about this new benefit, please contact the Fund Office at 517-321-7502.

Sincerely,

Board of Trustees of the  
Laborers' Metropolitan Detroit Health Care Fund