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May 2023

**IMPORTANT NOTICE
REGARDING CHANGES TO YOUR COVID-19 BENEFITS**

Re: Laborers' Metropolitan Detroit Health Care Fund (Fund)
End of the Public Health Emergency and National Emergency – Changes to Your COVID-19 Benefits And Reversion of Timelines

Dear Participant:

1. END OF PUBLIC HEALTH EMERGENCY – MAY 11, 2023

On May 11, 2023, the end of the COVID-19 Public Health Emergency will take place. This means that certain COVID-19 benefits currently offered by Fund or federal government will change, effective May 12, 2023. Below, we describe these changes.

A. COVID-19 Vaccines

COVID-19 vaccinations have been covered at no cost to you and your dependents. **Effective May 12, 2023, there will be no change to your cost share for COVID-19 vaccinations.** That is, COVID-19 vaccinations will remain free to you and your dependents.

B. COVID-19 Over-The-Counter (OTC) Tests

Since January 2022, you and your dependents have been eligible for eight (8) free COVID-19 OTC tests per month. **Effective May 12, 2023, COVID-19 OTC tests will no longer be covered. This means that for each COVID-19 OTC test you purchase, you will be responsible for the full cost of the test.**

C. COVID-19 Laboratory Testing

Since March 2020, COVID-19 diagnostic testing administered by a health care provider, testing facility or lab has been covered by the Fund with no cost sharing. **Effective May 12, 2023, COVID-19 lab testing will be subject to the Fund's deductible and copayment amounts.**

D. COVID-19 Treatment

Since March 2020, COVID-19 treatments, such as Paxlovid, have been available at no cost sharing to you and your dependents. These treatments have been covered by the Federal government.

On or after May 12, 2023, depending on when the federal government's supply of COVID-19 treatments is depleted, your COVID-19 treatment will be subject to the Fund's deductible and copayment amounts.

2. END OF NATIONAL EMERGENCY – JULY 10, 2023

Since the National Emergency was declared, the Fund has been required to extend deadlines to participants for COBRA, HIPAA Special Enrollment Rights, claims submission and appeal periods. This extension was the *earlier* of 12 months or 60 days after the National Emergency ends.

Beginning July 11, 2023, these timelines will revert to their original timelines. The original timelines include:

- *COBRA Election* – election must occur within 60 days of receiving an election notice and the first COBRA premium must be paid within 45 days.
- *HIPAA Special Enrollment Rights* – 30 days to request midyear enrollment due to life event (birth, adoption, loss of group health plan coverage).
- *Claims submission and appeal periods* – Generally 90 days for an initial claim for benefits and 180 days to appeal claims that were denied.

If you have any questions regarding these COVID-19 benefit changes, please contact the Fund Office.

Sincerely,

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