

IBEW LOCAL NO. 9 FRINGE BENEFIT FUNDS

IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund
IBEW Local No. 9 and Line Clearance Contractors 401(k) Retirement Fund

Managed for the Trustees by:
TIC INTERNATIONAL CORPORATION

March 2022

IMPORTANT UPDATE ABOUT COVERAGE OF COVID-19 AT-HOME RAPID TESTS

Dear Participant:

The Trustees of the IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund (the Fund) are providing you with this notice to explain an addition to your benefits to include coverage for over-the-counter (OTC) at-home COVID-19 rapid tests.

Coverage for Over-the-Counter At-Home COVID-19 Rapid Tests

The Fund is required by federal law to cover certain over-the-counter (OTC) COVID-19 tests for eligible participants. This fact sheet provides a summary of the rules currently in effect for reimbursement of these tests. Please note the new regulations are still being worked out. We will provide any updates to the rules as additional guidance is released from the federal government.

What is covered?

- You may purchase COVID-19 tests through Prime Therapeutics (the Fund's pharmacy benefit administrator). If you do, they will be fully covered by the Fund, at no cost to you.
- You also have the option to purchase the tests at a non-participating pharmacy. If you do, your reimbursement is limited to \$12 per test. You must submit a claim and appropriate receipts to the Fund to receive reimbursement.
- You may purchase up to eight COVID-19 rapid tests per covered family member per month.
- Tests performed at a doctor's office or hospital **do not count** toward the eight-test maximum for reimbursement.
- Medicare will cover the cost of over-the-counter rapid COVID-19 tests, beginning in the spring of 2022. Retirees can request a free COVID-19 test at www.covidtests.gov.
- **Tests purchased for employment purposes are NOT covered.**

When will the Plan start covering OTC at-home COVID-19 rapid tests?

Over-the-counter COVID-19 rapid tests are eligible for reimbursement effective January 15, 2022, through the end of the public health emergency.

Are there other ways to get a free OTC at-home COVID-19 rapid test?

Yes, other resources are also available. The federal government has launched a website (www.covidtests.gov) that you can use to order four free at-home tests.

In addition to the free at-home COVID-19 tests from the federal government, you may also be able to find free tests at your local public library, fire station, or public testing site.

Where can I purchase an OTC at-home COVID-19 rapid test?

Keep in mind that COVID-19 tests are in high demand right now.

You can purchase COVID-19 tests, either in person or online, from a participating retail pharmacy. You can find a participating pharmacy near you at by contacting Prime Therapeutics (855-457-0007 or www.primetherapeutics.com).

You also have the option to purchase COVID-19 tests from a non-participating pharmacy or other retailer.

How am I reimbursed for an OTC at-home COVID-19 rapid test?

COVID-19 tests purchased at a participating pharmacy are covered 100%.

For tests purchased from non-participating pharmacies or other retailers, you must submit a claim for reimbursement along with a copy of the receipt and the UPC code from your COVID-19 test's box. You'll be reimbursed for either the full cost of the test or \$12— whichever amount is lower.

For all reimbursement, you must also sign an attestation to confirm the test is not for employment purposes, has not and will not be financially reimbursed by another source, will not be used by a family member who is not enrolled in the Plan, and will not be re-sold to a third party.

When should I take an OTC at-home COVID-19 rapid test?

The U.S. Food and Drug Administration (FDA; www.fda.gov) recommends getting tested if:

- You have symptoms of COVID-19, even after vaccination.
- You've been in close contact with someone who tested positive for COVID-19, even after vaccination.
- You took part in a high-risk activity that made social distancing more difficult, such as traveling or attending a large gathering.
- You've been asked or instructed to get tested by your doctor or local health department.

Please see the FDA website or consult with your physician concerning when you should take a COVID-19 test.

A Final Note

This document update is intended to notify you of important changes being made to the Fund's plan of benefits. You should read this carefully and keep it with your copy of the Plan's Summary Plan Description ("SPD") that was previously provided to you. If you have any questions regarding these changes, or about your benefits in general, please contact the Fund Office at (877) 423-9155.

Sincerely,

The Board of Trustees

Notice of Grandfathered Health Plan Status. The IBEW Local No. 9 and Line Clearance Contractors Health & Welfare Fund believes its entire plan of benefits, including the retiree option provided therein, is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits, once those consumer protections become effective for the plan. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at (877) 423-9155. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

This announcement contains highlights of certain features of the IBEW Local No 9 and Line Clearance Contractors Health & Welfare Fund. Full details are contained in the documents that establish the Plan provisions. If there is a discrepancy between the wording here and the documents that establish the Plan, the document language will govern. The Trustees reserve the right to amend, modify, or terminate the Plan at any time.