



OE3 Trust Funds

Health. Security. Service.

Operating Engineers Trust Funds
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Date: March 2022

To: All Participants and their Dependents, including COBRA beneficiaries, of Operating Engineers Health and Welfare Trust Fund for Utah

From: Board of Trustees

This Participant Notice will advise you of material modifications and other updates to the Operating Engineers Health and Welfare Trust Fund for Utah (the "Plan"). **This information is VERY IMPORTANT to you and your dependents.** Please take the time to read it carefully.

<p align="center">COVERAGE FOR OVER-THE-COUNTER COVID 19-TESTS EFFECTIVE JANUARY 15, 2022</p>

Operating Engineers Health and Welfare Trust Fund for Utah 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 on developing the best way to provide this coverage to our membership. This notice (as well as the attached document from OptumRx) provides a summary of the coverage available to you and your family.

What is covered?

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 are brands BinaxNOW™, CLINITEST®, Flowflex™, i-Health®, InteliSwab™, On/Go™ QuickVue® and COVID-19 at-home test kits (Roche).

You have four options available for 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 for your OTC at-home COVID-19 test kits and for the cost to be 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
- 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.

Because this Plan is a “grandfathered health plan,” we are providing the following notice to you:

This group health plan believes this plan 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 your 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.

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 Trust Fund Office at 510-433-4422 or Toll Free at 800-251-5014. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/agencies/ebsa/. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

If you have any questions, please contact the Trust Fund Office at the numbers listed above. You may also call the Fringe Benefits office at (800) 532-2105.

Sincerely,

Board of Trustees

Operating Engineers Health and Welfare Trust Fund of Utah

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*