



Iron Workers' Locals No. 15 and 424

Pension, Extended Benefit, Annuity and Apprentice Training Funds

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February 21, 2022

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IMPORTANT NOTICE

Fund Coverage Of Certain Over-The-Counter COVID-19 Diagnostic Tests – How To Request Reimbursement Or Direct Shipping Through Anthem

This Notice serves as a supplement to the prior notice that we sent you dated January 27, 2022 (January 2022 Notice), regarding the federal law and guidance requiring group health plans, including the Iron Workers' Locals No. 15 and 424 Extended Benefit Fund (Fund), to cover over-the-counter or "OTC" COVID-19 diagnostic tests¹ without imposing any cost sharing to you (i.e., no copayments or coinsurance), prior authorization or other medical management requirements, from January 15, 2022 through the duration of the COVID-19 Public Health Emergency (as declared by the federal government).

This Notice provides additional detail on how covered individuals of the Fund can: (1) request reimbursement for OTC COVID Tests that were purchased out of pocket on and after January 15, 2022, or (2) have Anthem directly ship OTC COVID Tests to their home address at no cost (\$0 at point of sale).

IF YOU HAVE ANY QUESTIONS REGARDING EITHER ANTHEM'S REIMBURSEMENT PROCESS OR THE DIRECT SHIPPING OPTION DESCRIBED IN THIS NOTICE, THE FUND ENCOURAGES YOU TO CONTACT ANTHEM USING THE TELEPHONE NUMBER ON THE BACK OF YOUR FUND ANTHEM ID CARD OR BY VISITING:

<https://www.anthem.com/coronavirus/>

NEW: How to Have OTC COVID Tests Shipped Directly to You: On and after February 14, 2022, the Fund's covered individuals can request that Anthem directly ship OTC COVID Tests at a \$0 point of sale to their home address. This can be done by either: (1) logging on to anthem.com or (2) downloading and using the Sydney Health mobile application or "app" through Google Play or the Apple App Store. Anthem has informed us that both their website and Sydney app have an option to place an order for OTC COVID Tests. If you utilize this "direct ship" option, Anthem has stated that the OTC COVID Tests will come in a package of two and typically arrive within 2 business days. Also, this direct ship option is combined with your OTC COVID Test purchases when determining the maximum of eight (8) OTC COVID Tests per calendar month, per covered individual.

How to Request Reimbursement for OTC COVID Tests? As discussed in the January 2022 Notice, Anthem has implemented a process whereby the Fund's covered individuals can purchase OTC COVID Tests (that meet the rules and requirements discussed in this Notice and the January 2022 Notice) on their own and pay out of pocket, and then be reimbursed by either a mailed paper check or direct deposit of up to \$12 per OTC COVID Test.² Anthem is encouraging the Fund's covered individuals to utilize the electronic reimbursement submission options outlined in #1 and #2 on the next page, rather than mailing a paper claim form, in order to receive reimbursement faster. Here are the details regarding the three (3) different options that Anthem is currently offering for the Fund's covered individuals to request reimbursement:

¹ Only OTC COVID Tests that are approved or authorized by the FDA will be covered by the Fund. So, please be sure that any OTC COVID Tests which you purchase have a notation that they are "FDA Approved" or state that they have an FDA Emergency Use Authorization (EUA).

² On and after February 14, 2022, your maximum reimbursement for OTC COVID Tests purchased on your own and outside of the new Anthem direct shipping method described in this notice will be limited to a maximum of \$12 PER TEST.

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1. **Anthem.com** → You can log on to [anthem.com](https://www.anthem.com) and go to “Claims & Payment” and choose “Submit a Claim” to electronically submit an OTC COVID Test reimbursement request by following the prompts and instructions. Please note if you utilize this option you will be required to upload the original receipt(s) for your eligible OTC COVID Tests and complete an attestation. Assuming the electronic claim form is properly completed and all required information is provided, you can choose to receive reimbursement either through direct deposit or a mailed paper check.
2. **Sydney Health Mobile App** → You can also download the Sydney Health mobile app in the Google Play or Apple App Store and go to “Claims” and choose “Submit a Claim” to electronically submit an OTC COVID Test reimbursement request by following the prompts and instructions. Please note if you utilize this option you will be required to upload the original receipt(s) for your eligible OTC COVID Tests and complete an attestation. Assuming the electronic claim form is properly completed and all required information is provided, you can choose to receive reimbursement either through direct deposit or a mailed paper check.
3. **Paper Claim Form** → Finally, you can fill out and mail a paper claim form along with clear, legible original receipt(s) showing proof of purchase of eligible OTC COVID Tests to Anthem. Please contact Anthem using the telephone number on the back of your Fund’s Anthem ID card to request a copy of the paper claim form, along with the instructions. Assuming the paper claim form is properly completed, mailed to Anthem, and includes all required information, you will receive reimbursement *only* in the form of a mailed paper check.

Other Important Reminders:

- As permitted by federal guidance, the Fund will only cover OTC COVID Tests that: (1) are purchased for personal use, (2) are not, and were not, for employment purposes, (3) have not been, and will not be, reimbursed by any other source, and (4) are not for resale to any other individual(s) or entities.
- Please also remember that as permitted by federal guidance, each Fund covered individual (i.e., a member, spouse (if applicable) and dependent child(ren) (if applicable)) is only allowed a maximum of eight (8) OTC COVID Tests per calendar month through the reimbursement/direct shipping methods outlined above. Any OTC COVID Tests over the eight (8) per covered individual per calendar month will not be covered by the Fund.
- **Please remember that if you have not already done so, you are also able to obtain four (4) free OTC COVID Tests from the federal government (visit www.COVIDTests.gov).**
- The government has clarified that the rules outlined in our January 2022 Notice and this Notice are applicable SOLELY to those tests that can be self-administered and self-read without the involvement of any healthcare professional or lab. Other methods of testing for COVID-19, such as drive-through testing sites, testing at a physician’s office, or tests taken at home and then sent or delivered to a lab for results, are subject to different rules.
- Finally, if you are looking for additional information regarding OTC COVID Tests and the associated rules, please visit: <https://www.cms.gov/how-to-get-your-at-home-OTC-COVID-19-test-for-free>.

This Notice is intended to be a brief description of the topic described. In any situation involving Fund benefits, the documents governing the Fund will control. It constitutes a Summary of Material Modifications to the Fund, and we are furnishing it to you in accordance with U.S. Department of Labor regulations §§2520.104b-3 and 2590.715-2715(b). Please keep this Notice with your Summary Plan Description and your Summary of Benefits and Coverage (the versions for the time frame 07/01/2021 – 06/30/2022) for future reference. As a reminder, Fund benefits are not “vested” in any way, and they are subject to amendment and/or termination as the Trustees may determine to be in the best interests of the Fund’s participants and beneficiaries.

THE EXTENDED BENEFIT FUND’S BOARD OF TRUSTEES