

# OUTSTATE MICHIGAN TROWEL TRADES FRINGE BENEFIT FUNDS

Michigan Trowel Trades Health and Welfare Fund  
Outstate Michigan Trowel Trades Pension Fund  
O.P.C.M.I.A. Apprenticeship Fund

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

February 2022

TO: ALL ELIGIBLE PARTICIPANTS IN THE MICHIGAN TROWEL TRADES  
HEALTH AND WELFARE FUND

FROM: BOARD OF TRUSTEES  
MICHIGAN TROWEL TRADES HEALTH AND WELFARE FUND

## IMPORTANT NOTICE OF BENEFIT CHANGES

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 free COVID-19 tests per month. For example, if you are a family of four, and each family member is a Non-Medicare Fund participant, your family is eligible for 32 tests per month at no cost.

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

**No.** You *must* purchase an OTC COVID-19 FDA-authorized 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. InteliSwab 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 Rite Aid (the current preferred pharmacy) or OptumRx online you will pay no out of pocket costs at the time of purchase. 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; however, if you purchase your OTC COVID-19 test somewhere else, you must pay for it out of pocket and then 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 \$20, the Fund will only reimburse you \$12.

**6. *How Do I Request Reimbursement For OTC COVID-19 Tests purchased Somewhere Other Than A Preferred Pharmacy Or OptumRx Online?***

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.

OptumRx expects to process reimbursement requests in four to six 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 (available at <https://www.bcbsm.com/content/dam/public/shared/documents/coronavirus/covid-testing-member-reimbursement-form.pdf>) to BCBSM; and
- include a receipt indicating the amount you paid, date of purchase and where you purchased the test.

BCBSM expects to process reimbursement requests 60 to 90 days after it receives them.

**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 or until the government changes the mandate. 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.

**10. *Is the government paying for these tests or reimbursing the Fund?***

**No.** Although the government has mandated that you receive OTC COVID-19 tests without any cost to you, the Fund pays the entire cost of the tests. That is, the government is not paying for any portion of the tests. For this reason, the Trustees ask that you only purchase tests you and your family need and not stockpile unneeded tests.

If you have questions regarding these benefit changes, please contact Blue Cross Blue Shield of Michigan (BCBSM) at the number listed on the back of your BCBSM participant identification card or the Fund Office at 6525 Centurion Drive, Lansing, Michigan 48917-9275, (877) 876-9357, or (517) 321-7502.

**Atención a los hablantes de español.** Este y otros anuncios de la Oficina de Fondos sobre sus derechos y sus beneficios están disponibles en español. Si quiere recibir futuros anuncios en español, escriba o llame a la oficina del Comité de los fideicomisarios, fondos de pensiones, salud y bienestar de Michigan Trowel Trades Health and Welfare Fund, 6525 Centurion Drive, Lansing, Michigan 48917-9275, número de teléfono gratuito (877) 876-9357 (517) 321-7502.

Sincerely,

Michigan Trowel Trades Health and Welfare Fund  
Board of Trustees