

# APEA-AFT Health and Welfare Trust

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Administered by  
Welfare & Pension Administration Service, Inc

February 9, 2022

TO: All Plan Participants  
**APEA-AFT Health and Welfare Trust**

RE: **Over-the-Counter COVID Tests**

*This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read this notice carefully and keep it with your benefit booklet for future reference*

## **Over-the-Counter COVID-19 Test Coverage**

Effective January 15, 2022, the APEA-AFT Health & Welfare Trust (the "Plan") will cover the cost of over-the-counter (OTC) at-home Covid-19 tests. This benefit will be administered through your CVS Caremark pharmacy plan.

You may purchase up to 8 tests per person every 30 days. No prescription is needed. The tests may be used if you are experiencing symptoms of Covid or have been exposed to someone who has tested positive. Tests are not covered for non-medical uses such as employment or travel.

We encourage you to purchase your tests through a preferred Caremark pharmacy. If you use a preferred pharmacy, the plan will pay the full cost of the tests. When you purchase your tests, ask the pharmacy to submit the claim through your prescription plan, just like a regular prescription. If the pharmacy is able to submit the claim at the time of purchase, you won't have to pay up-front or submit receipts.

Not all preferred pharmacies have been set up to handle coverage at point of sale yet. If you wish to obtain reimbursement for your out-of-pocket costs for tests purchased on or after January 15, 2022, you may submit the claims to CVS Caremark. Claims may be submitted online through [Caremark.com](http://Caremark.com), through the CVS Caremark mobile app, or via paper claim. You will need to provide proof of purchase, such as a digital receipt or photo of a paper receipt. If you purchase your tests from a non-preferred provider, like Amazon, payment will be limited to \$12 per test.

## Other Options for Covid Testing

- **Home Tests by Mail.** We also encourage you to take advantage of the free home test kit program offered through the US Government. You may order four tests per household at no cost by visiting [www.COVIDTests.gov](http://www.COVIDTests.gov) and following the instructions. Tests will be mailed to your home.
- **Home Tests in Juneau.** If available, you may obtain free antigen tests from the libraries and the post office. You can also obtain free tests from the school district if school district employees or students are exposed to a positive case. Please talk with your school nurse or health assistant if this situation applies to you or your family.

- **PCR testing in Juneau.** You can obtain PCR testing at multiple locations.

Please call the CBJ COVID hotline at 907-586-6000 if you have symptoms or need medical testing. CBJ testing results are usually available the same day or the next morning.

You can obtain drive-thru testing at the Capstone site 7 days per week from 6am-10pm at 9121 Glacier Highway near Donna's Restaurant and AIH. Capstone provides travel testing including Hawaii. Call 907-864-4642 or visit [capstoneclinic.com/project/covid19-testing/](http://capstoneclinic.com/project/covid19-testing/) to obtain information about testing and vaccination.

The school district provides free PCR testing for all staff Monday through Friday at various sites. Please check with any health team member or your email for reminders about which sites are testing each day. Results are available usually the same day or the next morning. Members can also contact their providers including SEARHC for testing.

You can schedule vaccinations including booster shots at any pharmacy and the Capstone site. Please contact your pharmacy directly for instructions on scheduling and availability.

If you have any questions regarding the information outlined in this notice, please contact the Administration Office at (206) 441-7574 or (800) 331-6158, option 0

**Board of Trustees**  
**APEA-AFT Health and Welfare Trust**

**Important Reminder** - 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 this Plan does not include certain consumer protections of the Affordable Care Act that may apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, this Plan 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 Administration Office at 206-441-7574, option 0 or toll free at 800-331-6158, option 0. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.