

Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund

911 Ridgebrook Road
Sparks, Maryland 21152-9451
Telephone: (410) 683-6500
(800) 638-2972
www.associated-admin.com

8400 Corporate Drive, Suite 430
Landover, Maryland 20785-2361
Telephone: (301) 459-3020
(800) 638-2972
www.associated-admin.com

FELRA & UFCW ACTIVE HEALTH AND WELFARE PLAN Plans I, X, XX, and XXX

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Food Employers Labor Relations Association and United Food and Commercial Workers VEBA Fund (“Fund”) has adopted the following changes to the FELRA & UFCW Active Health and Welfare Plan (“Plan”) Plans I, X, XX, and XXX. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits and Coverage (“SBC”).

Changes to Coverage of COVID-19 Vaccinations and Testing

As you may be aware, the federal COVID-19 Public Health Emergency (“PHE”) has ended. As a result, the following changes have been made to the Plan’s coverage for certain COVID-19 related services.

1. COVID-19 Vaccine Coverage.

Effective September 1, 2023, the Plan will not cover COVID-19 immunizations provided on an out-of-network basis. The Plan will continue to cover qualifying COVID-19 immunizations provided in-network, without cost-sharing (i.e. deductibles, co-payments, or co-premiums) and without prior authorization, under the Plan’s ACA Preventive Services Benefit.

2. COVID-19 Testing Coverage

Effective July 1, 2023, diagnostic testing by a physician or other covered provider for COVID-19, and related items and services, are no longer covered with no cost sharing. COVID-19 diagnostic testing by a physician or other covered provider, and related items and services, will be covered subject to the Plan’s rules for covered medical expenses and any applicable cost-sharing and prior authorization requirements.

3. Over-the-Counter COVID-19 Test Coverage

Effective August 1, 2023, the Plan will cover up to 2 over-the-counter (OTC) COVID-19 diagnostic tests per covered Participant and Dependent per 30-day period, provided those tests are purchased at an in-network Participating Pharmacy covered under the Plan’s Prescription

Drug Benefit. These tests will be covered with no cost sharing (including deductibles, co-payments, and co-premiums) and no requirement of prior authorization.

The types of OTC Tests that are covered include at-home diagnostic tests approved, cleared, or authorized by the FDA for use without an order or individualized clinical assessment from a health care provider under the applicable FDA authorization, clearance, or approval. Generally, at-home OTC tests that are available for purchase in Participating Pharmacies will meet this standard.

To find a retail pharmacy in your network, visit www.express-scripts.com and click “Find a Pharmacy” or use the Express Scripts mobile app. If you prefer to order your OTC Tests online at \$0 copay and have them delivered to your home, visit www.express-scripts.com/covid-19/resource-center to log in at the Express Scripts Pharmacy and place your order.

Regardless of whether you obtain the tests at a participating pharmacy or from Express Scripts online, coverage is limited to two (2) tests per covered participant or dependent per 30-day period. Please note, COVID-19 diagnostic tests performed at a provider’s office, hospital, or clinic do not count toward this limit.

If you have any questions, please contact the Fund Office at (800) 638-2972.