

**United Food and Commercial Workers Unions  
and Participating Employers  
Health and Welfare Fund**

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**UNITED FOOD AND COMMERCIAL WORKERS UNIONS AND PARTICIPATING EMPLOYERS  
ACTIVE HEALTH AND WELFARE PLAN  
Plans JSS2, Y, Y20, and Y30**

**SUMMARY OF MATERIAL MODIFICATIONS**

The Board of Trustees of the United Food and Commercial Workers Unions and Participating Employers Health and Welfare Fund (“Fund”) has adopted the following change to the UFCW Unions and Participating Employers Active Health and Welfare Plan (“Plan”). 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 August 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.optumrx.com](http://www.optumrx.com) or call the phone number for OptumRx on the back of your Plan ID card for an updated list of participating pharmacies before you purchase any OTC Tests.** If you prefer to order your OTC Tests online at \$0 copay and have them delivered to your home, visit [www.optumrx.com](http://www.optumrx.com). Please note that a shipping fee will likely apply.

Regardless of whether you obtain the OTC Tests at a Participating Pharmacy or from the Optum Store online, coverage is limited to two (2) tests per covered participant or dependent per calendar month. 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 1-800-638-2972.