

# Puget Sound Electrical Workers Healthcare Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

May 2, 2022

**TO: All Plan Participants of the  
Puget Sound Electrical Workers Healthcare Trust**

**RE: COVID-19 OTC Benefits and Telemedicine Temporary Extension**

Almost two years have passed since the Trust first communicated with you regarding the significance of testing to slow the spread of COVID-19 during the pandemic. At that time, the Trust notified you that the Plan would waive all costs associated with testing for COVID-19. Unfortunately, the pandemic continues, and we are again reaching out regarding the importance of testing in mitigating the spread of the virus. Below we describe multiple methods for you to access At-Home Over the Counter (OTC) test kits at no cost.

**At-Home OTC Test Kits available from the Federal Government** – All Americans are now able to request free at-home COVID-19 tests from the federal government. Currently the limit is 4 OTC tests per household.

To request your free OTC Test Kits from the Federal Government, visit [COVIDTests.gov](https://www.covidtests.gov). These tests are completely free to order, with tests expected to ship within 7 to 12 days. This website also includes a resource to locate any of the 20,000+ sites nationwide offering no cost antigen and PCR tests to everyone.

**At-Home OTC Test Kits available from Washington State** – Washington state has announced that it, too will offer residents free tests. The State advises 5 tests will be shipped to your home, free of cost within one to two weeks of placing the order. To request your free OTC Test Kits from Washington state, visit [www.sayyescovidhometest.org](http://www.sayyescovidhometest.org).

**At-Home OTC covered by the Plan** – The Plan will also comply with recently released Federal government guidance requiring health plans, including the Trust's Plan, to cover 100% of the cost for at-home OTC COVID-19 tests. This coverage is effective with tests purchased on or after January 15, 2022 and until the end of the National Emergency Period, which was recently extended to April 16, 2022. The tests must have been authorized, cleared, or approved by the FDA and do not require a prescription or doctor's order.

Examples of FDA authorized, cleared, or approved OTC COVID-19 Antigen tests include, but are not limited to:

- BINAXNOW COVID-19 AG SELF TEST
- CARESTART COVID19 AG HOME TEST
- ELLUME COVID-19 HOME TEST
- FLOWFLEX COVID-19 AG HOME TEST
- IHEALTH COVID-19 AG RAPID TEST
- QUICKVUE AT-HOME COVID-19 TEST

For active and non-Medicare retired participants, the Plan will reimburse the cost of 8 tests every 30 days per covered individual in your household.

Although tests may be sold in packages containing more than one test, *each test is counted separately*. Please note shipping and handling fees will *not* be reimbursed by the Plan.

The Plan will cover tests purchased for personal use only. Tests purchased for employment purposes are **not** covered.

**OTC COVID Tests for Covered Medicare Retirees** - In early Spring 2022, people with Medicare will be able to go to a network of pharmacies and health care facilities to get up to 8 free, OTC COVID-19 tests a month through Medicare. Until this program is active, the Trustees have agreed to reimburse the cost of up to 4 OTC COVID tests every 30 days, at \$15 per test, or the actual cost, whichever is lower, per covered Medicare Retiree. Shipping costs are not reimbursable.

### **Reimbursement of the Cost of OTC COVID Tests**

At this time, to get reimbursement, you will need to submit a claim form and proof of purchase. To expedite your claim, we ask you to follow these steps:

1. Purchase the tests from any available retailer. OTC at-home tests are being sold at pharmacies as well as other retail outlets, as well as on-line. If possible, purchase tests separate from other items you may purchase so you have a clear receipt for the tests.
2. Take a photo or make a copy of the box the test is in, being sure to capture the UPC # and barcode.
3. Either download the required claim form from the Trust website at [www.psewtrusts.com](http://www.psewtrusts.com), or request a copy from the Trust Office.
4. Complete the claim form and submit your claim (with receipt and photo):
  - a. by email to [claimstatus@wpas-inc.com](mailto:claimstatus@wpas-inc.com); or
  - b. by a paper claim via ground mail to:  
PSEW Healthcare Trust  
P.O. Box 34970  
Seattle, WA 98124-1970

Please take advantage of the free tests available to you from both the Federal and State governments.

For more information regarding OTC COVID-19 tests, you may be interested in checking out the [Food and Drug Administration \(FDA\)](#) website.

### **Telemedicine – Temporary Extension of Coverage**

Effective March 1, 2020 **through December 31, 2022**, the Trust will cover medically necessary charges for telephonic, online or other consultations where the patient is not physically present with the physician or other Covered Provider at the time of the consultation as any other office

visit. The temporary waiver will allow coverage for telephonic or other virtual care visits subject to the annual deductible and coinsurance benefits, as follows:

1. For a real-time interactive telephone or audio/video consultation (telehealth/telemedicine) to be covered, the consultation must be diagnosis and treatment focused via a live discussion or video exchange with ongoing participation by the patient and the provider throughout the visit.
2. Reimbursed up to the Allowed Amount as defined in the Summary Plan Description.
3. Reimbursed at 100% of the Allowed Amount for all telephone or audio/video visits related to COVID-19 testing.

As a reminder, active participants and non-Medicare retirees and their eligible dependents have access to 24/7 care via telephone or video chat with **Teladoc through December 31, 2022** at no cost to the participant. To schedule a consultation, visit [www.Teladoc.com/Premera](http://www.Teladoc.com/Premera) or call (855) 332-4059.

If you have questions regarding the contents in this notice, please contact the administration office at (866) 314-4239, option 1.

**Board of Trustees**  
**Puget Sound Electrical Workers Healthcare Trust**

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