

**ST. PAUL ELECTRICAL WORKERS' HEALTH PLAN  
SUMMARY OF MATERIAL MODIFICATIONS**

To: Plan Participants

From: Board of Trustees – St. Paul Electrical Workers' Health Plan

Date: January 15, 2022

**Re: Coverage of At-Home Covid-19 Tests as of January 15, 2022**

Introduction: On Monday January 10, 2022, the U.S. Department of Labor issued guidance that health plans are required to cover at 100% the cost of at-home Covid-19 tests, effective January 15, 2022, through the duration of the declared public health emergency related to Covid-19.

Plan Coverage of At-Home Covid-19 Tests: As required by the Department of Labor guidance, the Plan will provide coverage for at-home Covid-19 tests subject to the provisions further detailed below.

- At-home Covid-19 tests are covered if purchased on and after January 15, 2022 and through the end of the declared public health emergency related to Covid-19.
- Only FDA-approved tests will be covered under this program. Please go to [www.fda.gov](http://www.fda.gov) to learn which tests are currently FDA approved or check the packaging on the test before purchasing.
- The Plan will cover the cost of the at-home Covid-19 tests without cost-sharing (no deductible or coinsurance).
- Coverage is provided for up to eight (8) tests per covered individual under the Plan in a 30-day period.
  - For example, a family of four covered under the Plan, may receive at no cost up to 32 tests (8 per covered person) in a 30-day period.
- Covered tests include only those for at-home medical use by you or your covered household family members. Tests for employment purposes or resale will not be covered or reimbursed under this program.

Reimbursement for Tests: At this time, the Plan has not yet established a process for you to be reimbursed for the costs of at-home Covid-19 tests. We expect to have that established in the coming days.

In the meantime, and until a reimbursement procedure is established, if you do purchase such tests on and after January 15, 2022, please keep your receipts. The Plan will send out an additional notice with instructions once it has established a reimbursement process.

Questions: If you have any questions, please contact the Plan Administrator, Wilson-McShane Corporation, at 952-851-5949.

Thank you.