

**SUMMARY OF MATERIAL MODIFICATIONS  
TO THE  
PIPE TRADES SERVICES MN WELFARE FUND**

Effective January 15, 2022, federal law requires the Pipe Trades Services MN Welfare Fund (“**Welfare Fund**”) to provide coverage for certain authorized over-the-counter (“**OTC**”) COVID-19 tests with or without a health care provider’s order for the duration of the federally-declared COVID-19 national emergency.

**Implementing Coverage of Authorized OTC COVID-19 Tests.** Although coverage for authorized OTC COVID-19 tests is already effective, some of the Welfare Fund’s vendors and In-Network Pharmacy locations are continuing to implement this new coverage that was recently announced on January 10, 2022. See “[How do I submit a claim for reimbursement?](#)” below for a list of what items you should be saving if you pay out-of-pocket for an authorized OTC COVID-19 test.

Medicare-eligible retirees are **NOT** eligible for this coverage. However, you may be able to obtain an OTC COVID-19 test from a community health center or a Medicare-certified health clinic at no cost to you. You can learn more about this program [here](#).

**How do I obtain OTC COVID-19 tests that are covered by the Welfare Fund?**

There are generally two ways to obtain authorized OTC COVID-19 tests under this new coverage:

1. Purchase the OTC COVID-19 test at an In-Network Pharmacy.  
See “[Where do I purchase OTC COVID-19 tests that are covered by the Welfare Fund?](#)” for more information.  
or
2. Purchase the OTC COVID-19 test from an Out-of-Network Pharmacy or retailer and submit a claim for reimbursement up to \$12 per test.  
See “[How do I submit a claim for reimbursement?](#)” for more information.

**Availability of Authorized OTC COVID-19 Tests.** As of the date of this notice, finding an authorized OTC COVID-19 test for purchase can be challenging due to supply chain constraints. You may have other options to obtain a free OTC COVID-19 test:

- Every home in the U.S. may order up to four at-home COVID-19 tests for free. Tests normally ship in 7-12 days. Visit [here](#) to order your free tests.
- Certain school districts are providing free OTC COVID-19 tests for students. Check with your school district for additional information.
- Minnesota residents can order an at-home saliva test kits or visit a community rapid saliva testing site.

## **Where do I purchase OTC COVID-19 tests that are covered by the Welfare Fund?**

All authorized\* OTC COVID-19 tests are covered by the Welfare Fund. However, the Welfare Fund only covers the full cost of tests purchased from an In-Network Pharmacy. You can find an In-Network Pharmacy near you [here](#) or by calling the Fund Office at (800) 515-2818 or (651) 645-4540.

### \* What is an authorized OTC COVID-19 test?

The Welfare Fund's coverage for OTC COVID-19 tests includes all [antigen diagnostic tests](#) and [molecular diagnostic tests](#) with an Emergency Use Authorization from the U.S. Food and Drug Administration.

If you are purchasing your OTC COVID-19 tests at an In-Network Pharmacy, we recommend purchasing your tests at the pharmacy counter and showing your pharmacy benefit card to obtain the tests with no out-of-pocket expense to you.

**Keep Your Receipts and Test Box Barcodes.** If you pay out-of-pocket for an authorized OTC COVID-19 test, keep your receipts and the barcode on the test box and submit a claim for reimbursement of up to \$12 per individual test. See "[How do I submit a claim for reimbursement?](#)" for more information.

## **How many OTC COVID-19 tests will be covered by the Welfare Fund?**

The Welfare Fund will cover up to eight **individual tests\*\*** per 31 days per Covered Person.

For example, the Welfare Fund will cover up to 32 individual authorized OTC COVID-19 tests for a family with four Covered Persons every 31 days.

### \*\* What is an individual test?

OTC COVID-19 test are commonly sold in packages of two to four tests per package, however each test in a package is counted as an individual test towards the 8 tests per 31-day limit. As a result, if an individual purchases a package of two OTC COVID-19 tests, the Welfare Fund will only cover six additional individual tests during that 31-day period.

**Tests for Screening or Employment are Not Covered.** OTC COVID-19 tests used for screening or employment purposes are not covered by the Welfare Fund.

## **How do I submit a claim for reimbursement?**

You must submit your claim for reimbursement through your registered account at [www.healthpartners.com](http://www.healthpartners.com). You can log into your account [here](#). Receipts documenting test purchases—as well as test box barcodes—**ARE REQUIRED** to receive reimbursement. You will also be required to submit a signed attestation that the OTC COVID-19 test was purchased for personal use, was not purchased for screening or employment purposes, has not been (and will not be) reimbursed by another source, and is not for resale.

**Visit [here](#) for additional information about the Welfare Fund's coverage of authorized OTC COVID-19 tests. Please contact HealthPartners Member Services at (877) 822-6706 or (952) 967-7080 if you have any questions about claiming reimbursement for OTC COVID-19 tests or the Fund Office at (651) 645-4540 if you have general questions about your coverage.**