

# ALASKA LABORERS TRUST FUNDS

## Alaska Laborers-Construction Industry Health and Security Plan

Physical: 7525 SE 24<sup>th</sup> St, Suite 200, Mercer Island, WA 98040 • Mailing: P.O. Box 34203, Seattle, WA 98124-1203  
Phone: (855) 815-2323 • Fax: (206) 505-WPAS (9727) • Website: [www.aklaborerstrust.com](http://www.aklaborerstrust.com)

Administered by  
Welfare & Pension Administration Service, Inc.

February 8, 2022

To: All Active and Non-Medicare Plan Participants  
Alaska Laborers-Construction Industry Health and Security Fund

RE: Benefit Changes

***This is a Summary of Material Modification describing changes to your health plan adopted by the Board of Trustees. Please be sure that you and your family read it carefully and keep this document with your Summary Plan Description Booklet.***

### Coverage for Insulin and Diabetic Supplies

Effective March 1, 2022, the Trust will limit your out-of-pocket cost for insulin products and diabetic supplies purchased through the prescription drug benefit to 20% coinsurance with a maximum copay of \$100 per fill. You may obtain up to a 90-day supply per fill, via retail pharmacies or mail order.

### Covid At-Home Test Kits

Starting on January 15, 2022, your health plan will cover the cost of over-the-counter (OTC) at-home Covid-19 tests. This benefit will be administered through your CVS Caremark pharmacy benefits.

You may purchase up to 8 tests per person every 30 days. No prescription is needed. The tests may be used if you are experiencing symptoms of Covid or have been exposed to someone who has tested positive. Tests are not covered for non-medical uses such as employment or travel.

We encourage you to purchase your tests through a preferred Caremark pharmacy. If you use a preferred pharmacy, the plan will pay the full cost of the tests. When you purchase your tests, ask the pharmacy to submit the claim through your prescription plan, just like a regular prescription. If the pharmacy is able to submit the claim at the time of purchase, you won't have to pay up-front or submit receipts.

Not all preferred pharmacies have been set up to handle coverage at point of sale yet. If you wish to obtain reimbursement for your out-of-pocket costs for tests purchased on or after January 15, 2022, you may submit the claims to CVS Caremark. Claims may be submitted online through [Caremark.com](http://Caremark.com), through the CVS Caremark mobile app, or via paper claim. You will need to provide proof of purchase, such as a digital receipt or photo of a paper receipt. If you purchase your tests from a non-preferred provider, like Amazon, payment will be limited to \$12 per test.

We also encourage you to take advantage of the free home test kit program offered through the US Government. You may order four tests per household at no cost by visiting [www.COVIDTests.gov](http://www.COVIDTests.gov) and following the instructions. Tests will be mailed to your home.

If you have questions about this coverage, please contact CVS Caremark at 800-764-7287 or the Administration Office at (855) 815-2323, option 2. Please also reference the trust website for additional notices, [www.aklaborerstrust.com](http://www.aklaborerstrust.com).

## **Board of Trustees**

### **Alaska Laborers-Construction Industry Health and Security Fund**

awh opeliu#8  
S:\Mailings\Individual Trust Fund Mailings (SMM, Benefit Changes, COBRA, etc.)\F23\F23-02 - Mailing - 2022 - 02.08 - SMM - Benefit Changes - Insulin and Covid Testing.docx

**Important Reminder** - You must advise the Administration Office of any changes in your basic demographic data, including changes in your name, marital status, dependents, other insurance coverage available, designated beneficiary, home address, email address and telephone number. Provide information changes by completing and sending a new Enrollment Form to the Administration Office. If you have a change in dependents: divorce requires a complete filed copy of your divorce decree along with any accompanying court orders including the parenting plan. Marriage requires a copy of your marriage certificate, the parenting plan for stepchildren and their birth certificates.

Failure to update your information on file may interfere with our ability to process your benefits and provide timely communication of important Plan information.