

**Building Trades Benefit Funds**  
**50 Charles Lindbergh Blvd.**  
**Suite 207**  
**Uniondale, NY 11553**  
**Tel: 516-833-9300**  
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Re: Over the Counter COVID Tests

Dear Participant:

This letter is to provide you with important information about how you can receive FDA-authorized over the counter at home COVID tests (“OTC Tests”). Please read this letter carefully and keep this with your summary plan description.

As you may have already heard, the U.S. government is making four at-home COVID testing kits available to each household, free of charge, and shipped directly to your house. You can order your 4 free tests at <https://special.usps.com/testkits>.

In addition, beginning January 15, 2022, OTC Tests will be covered by the Building Trades Welfare Benefit Fund (“Fund”) consistent with the rules described in this letter. The Fund will provide coverage for up to 8 tests per covered person per month. If you purchase a package with two tests inside, that is counted as two tests. You are not required to have a prescription from your health care provider to receive this coverage. However, you are permitted to use OTC Tests covered by the Fund for medical purposes only, such as if you were in direct contact with someone who tested positive for COVID-19 or you exhibit symptoms of COVID-19 (“Permitted Purpose”). If you need a test for other purposes – employment, travel, surveillance or other similar purposes – you can use the free tests from the government or purchase an OTC Test at your own expense. **By submitting a claim for an OTC Test, you are certifying that you are purchasing a test that will be used only by yourself or a family member who is covered by the Fund, that the test will be used for a Permitted Purpose only and that no portion of the cost of the OTC Test has been or will be reimbursed from another source.**

Coverage for OTC Tests will be administered through the Fund’s prescription benefit program with MaxorPlus. If you purchase an FDA-approved OTC Test on or after January 15, 2022 for use by a covered person for a Permitted Purpose, you can seek reimbursement for the full cost you paid for the test by sending a properly completed claim form, a copy of your receipt and the UPC Code from the testing box directly to MaxorPlus. You will not be charged any co-payment or co-insurance. If your request is eligible for reimbursement, you will receive a check directly within 30 days. A copy of the claim form is enclosed. Additional claim forms can be obtained from MaxorPlus by calling the number on your identification card or through the Fund’s website <https://btwelfarefund.org/>.

MaxorPlus is currently working with the major pharmacy chains to develop a program that will allow coverage for OTC Tests to be applied at the point of sale, as well as a program to have OTC Tests available for purchase on-line and shipped directly to your residence. Once these programs are in place, we will provide you with information about how to take advantage of them. In the meantime, if you have any questions, please contact MaxorPlus or the Fund Office.