



Laborers' National Health & Welfare Fund

905 16th Street, NW, Washington, DC 20006 ~ (202) 737-1898 or (800) 540-0113

IMPORTANT INFORMATION FOR LABORERS' NATIONAL HEALTH AND WELFARE FUND PARTICIPANTS AND DEPENDENTS

The COVID-19 Public Health Emergency has ended. Here's what you need to know.

Along with our healthcare network provider, Cigna Healthcare, it has been a privilege to serve you through the challenging days of the COVID-19 pandemic. As the federal Public Health Emergency for COVID-19 comes to an end on May 11, 2023, our commitment to your health continues. Please read this letter for information on changes that will affect your plan as federal rules expire.

Starting May 12, 2023, your LNHWF plan's standard coverage, provided through Cigna Healthcare, will be reinstated. Below is a general summary of coverage changes to expect. Please go to the myCigna® website or app starting May 12, 2023 to see your plan's updated coverage information.

Medical plan coverage

- PCR lab testing will be covered with a cost share.
- FDA-approved antiviral treatments will have a cost share.
- COVID treatment will continue to be covered with a cost share.
- COVID-19 vaccines will be covered at 100% under preventive care, when you go to an in-network provider. Out-of-network coverage depends on your plan.
- Over-the-counter (OTC) COVID-19 tests won't be covered under Cigna. However, we will continue to provide coverage under our prescription network, Express Scripts, until year-end. Also, you will be able to use funds from health savings accounts and flexible spending accounts to buy tests, if applicable.

Questions? We're here to help.

If you have any questions please call us toll-free at the number on your Cigna ID card (800-244-6224). Customer Service Advocates are available to help you 24/7/365.

If you have a hearing or speech impairment and use Telecommunications Relay Services (TRS) or a Text Telephone (TTY), dial 711 to connect with a TRS operator. Translation services are also available at no cost to you in over 150 languages.

Sincerely,

Your Healthcare Team

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STANDARD MEDICAL PLAN COVERAGE

	COVID-19 Public Health Emergency (PHE) Period Special Coverage	Post PHE – Effective May 12, 2023 Standard Cigna Coverage Reinstatement
COVID Vaccines	<ul style="list-style-type: none"> Vaccinations covered in-network and out-of-network at 100% (no customer cost share). Government covers the cost of the serum. Health plan covers the cost of the provider administration fee (reimbursed at CMS rate (\$40)). 	<ul style="list-style-type: none"> Covered under the Preventive benefit at 100% for in-network *, same as other immunizations such as the flu shot. Covered under EXPRESS SCRIPTS Pharmacy Vaccination Program in-network. Out-of-network coverage based on plan design. When covered, cost share applies. Health plan now covers the cost of the serum and the provider administration fee.
COVID Tests: Over-the-Counter (OTC)	<ul style="list-style-type: none"> Typically covered at 100% under Pharmacy only. Covered under the Medical plan at 100% only when a client does not have Cigna Pharmacy or opts-out of Pharmacy OTC test coverage. Controls in place to limit to 8 test kits per month. 	<ul style="list-style-type: none"> 100% Covered under the EXPRESS SCRIPTS Pharmacy plan, UNTIL 12/31/2023. The Internal Revenue Service considers these tests an eligible expense reimbursable under health savings accounts and flexible spending accounts. Customers may use funds to pay for OTC kits separate from the health plan.
COVID Tests: PCR Lab Tests	<ul style="list-style-type: none"> Covered at 100%. 	<ul style="list-style-type: none"> Covered at cost share under the Lab benefit based on place of service. Out-of-Network coverage based on plan design.
COVID Antivirals & Therapeutics	<ul style="list-style-type: none"> Covered with cost share based on plan design. Includes FDA-approved antivirals and therapeutics payable under the medical plan (e.g., the injectable therapeutic drug, Remdesavir). Government covers the cost of the drug serum. Health plan covers the cost of the provider administration fee. 	<ul style="list-style-type: none"> No change – continued coverage with cost share based on plan design. Health plan now covers the cost of the serum and the provider administration fee.
COVID Treatment	<ul style="list-style-type: none"> Covered with cost share based on plan design and place-of-service. 	<ul style="list-style-type: none"> No change – continued coverage with cost share based on plan design and place-of-service.
Virtual Coverage	<ul style="list-style-type: none"> Covered with cost share based on plan design and place-of-service. 	<ul style="list-style-type: none"> No change – continued coverage with cost share based on plan design and place-of-service.

