



# RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND

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JANUARY 24, 2022

**IMPORTANT ANNOUNCEMENT—PLEASE READ CAREFULLY**

**COVERAGE FOR AT-HOME COVID-19 DIAGNOSTIC TEST KITS NOW PROVIDED AT NO COST BY THE  
RAILROAD MAINTENANCE AND INDUSTRIAL HEALTH AND WELFARE FUND**

**EFFECTIVE JANUARY 15, 2022**

Dear Participant,

As you have likely seen or heard in the last few days, on January 10, 2022 the federal government issued guidance required as a result of the White House's recent mandate that group health plans, like the Railroad Maintenance and Industrial Health and Welfare Fund, cover the full cost of Covid-19 diagnostic test kits purchased over-the-counter for personal use. Of course there are certain conditions and restrictions which apply that are explained below.

As Trustees of this Plan, we have the responsibility to put into place a procedure under which these kits can be made available at no cost to you and your covered dependents, while ensuring the continued financial health of the Plan. After careful consideration, we have determined that reimbursing you directly for any test kit purchases made for your family's use will be in yours and the Plan's best interest. In order for your purchase to be covered by the Plan, it must meet the following conditions:

- Only those test kits purchased on and after January 15, 2022 and through the end of the current public health emergency will qualify for reimbursement.
- Since the at-home test kits can be purchased over-the-counter, a health care provider's order or authorization is not required for the purchase.
- Only those test kits branded as BD Veritor, Binaxnow, CareStart, Celltrion, Ellume, Flowflex, iHealth, Inteliswab, On/Go, SCOV-Ag Detect or Quickvue will qualify for reimbursement, along with others that may be approved in the future.
- You must purchase and pay for each test kit and file your original receipt with the Fund Office using the claim form provided with this notice and on the Fund's website to be reimbursed for the purchase (emailed and faxed copies will not be accepted). You will be reimbursed directly as promptly as possible.
- Coverage will be limited to a maximum of 8 tests per covered family member per 30 day period.

- Only those test kits purchased for the personal use of the covered family member will qualify for reimbursement, provided the cost is not reimbursed by another source and the test is not required or used for employment purposes.
- While the Fund Office will reimburse you for the actual full cost of each test kit, please note that all test kits can generally be purchased for \$12.00 per single test kit. Should a pharmacy or other retailer attempt to impose a charge that does not approximate this amount, we would strongly encourage you to make your purchase from a store that has the kits reasonably priced. This will help minimize the amount you must pay up front and the ultimate cost to this Plan that provides protection for you and your family.
- Note - You will not be able to purchase over-the-counter test kits using your OptumRx pharmacy benefit card.

**IMPORTANT NOTE** - Before purchasing required test kits using the procedures described above, you may wish to note that effective January 18, 2022 the federal government announced that each home in America is entitled to receive four (4) Covid-19 test kits for at-home use free of charge. Not only are the tests available at no cost to you, but they will be delivered to your house at no cost by the United States Postal Service. To order these free tests takes only a moment or two and does not require any identification, credit card or health coverage information from you. You can order these tests for your family by visiting [www.covidtests.gov](http://www.covidtests.gov). In addition, effective immediately free tests are available from more than 20,000 community health centers. You can locate the one nearest you by accessing [www.findahealthcenter.hrsa.gov](http://www.findahealthcenter.hrsa.gov).

As always, should you have any questions regarding this announcement, we would encourage you to contact the Fund Office.

With best regards,  
Your Board of Trustees

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**RAILROAD MAINTENANCE AND INDUSTRIAL  
HEALTH AND WELFARE FUND**

Ms. Dora Crenshaw  
Executive Administrator  
Railroad Maintenance & Industrial Health  
& Welfare Fund  
2725 West Monroe Street  
Springfield, Illinois 62704  
Phone: (217) 787-2923  
Toll Free: (800) 258-6534, Fax: (217) 787-7921  
Email: [dorac@rrfunds.org](mailto:dorac@rrfunds.org)