

**SUMMARY OF MATERIAL MODIFICATIONS (SMM)**  
**EFFECTIVE JANUARY 15, 2022**

The Medical Benefit Plan(s) offered by the Plan Sponsor and administered by Health Plans, Inc. are amended to include coverage for at-home over-the-counter COVID-19 tests in accordance with the terms the Families First Coronavirus Response Act (FFCRA), the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), and the Affordable Care Act, as applicable. The provisions below have been adopted by the Plan Sponsor and are in addition to, and supersede, any contrary provisions detailed in the Plan Document(s) and/or Summary Plan Descriptions.

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**The Plan(s) are hereby amended to include the provisions below:**

**Coverage for at-home over-the counter COVID-19 testing includes the following:**

- Coverage of FDA approved at-home over-the-counter COVID-19 tests without any cost sharing (e.g. deductibles, copayments or coinsurance), prior authorization or other medical management requirements (hereinafter referred to as “At-Home COVID Tests”).
- Coverage for At-Home COVID Tests is provided directly through the Plan’s Prescription Benefits Administrator’s (PBM) pharmacy network or preferred retailers with no upfront out of pocket costs.
- If the network pharmacy does not have any At-Home COVID Tests available or the pharmacy has not implemented operations to support direct coverage, Covered Persons can purchase At-Home COVID Tests at an out of network pharmacy or on-line and submit to the PBM for reimbursement which will be limited to the lesser of the cost of the test or \$12.
- Coverage for At-Home COVID Tests is provided exclusively through the PBM benefit. At-Home COVID Tests are not otherwise covered or reimbursable under the Plan.
- The Plan will cover up to 8 At-Home COVID Tests per Covered Person, per 30-day period.