



May 10, 2023

End of COVID-19 Public Health Emergency and National Emergency: Impact on Your Health Benefits and Certain Funds' Deadlines

End of Public Health Emergency - Impact on Your Health Benefits

The Biden Administration ended the COVID-19 Public Health Emergency (PHE) on May 11, 2023. During the PHE, there were certain health coverage mandates related to COVID-19 testing and vaccines. Accordingly, when the PHE ended, these requirements were no longer in place, and there are some changes to the Health & Welfare Fund's COVID-19-related benefits, as follows:

BENEFIT	DURING THE PHE	AFTER THE PHE
LAB ADMINISTERED COVID-19 TEST	No participant cost share	Covered, but participant cost share applies
OTC AT-HOME COVID-19 TEST KIT*	Covered for up to \$12 per test for 8 tests per month per covered individual	Not covered
COVID-19 VACCINES & BOOSTERS*	No participant cost share	No participant cost share when obtained in network. Cost share applies out of network.
COVID-19 TREATMENTS	Cost share applies to both in-network and out-of-network	Cost share applies to both in-network and out-of-network
ANTIVIRAL AGENTS & MONOCLONAL ANTIBODIES*	Oral antivirals are covered using U.S. government funded supply	U.S. government will cover until its supply runs out, then defaults to coverage under pharmacy benefits
TELEHEALTH (VIRTUAL CARE)	When billed with a COVID-19 indicator, covered with no participant cost share	Covered at the applicable participant cost share based on the type of provider and visit
* APPLIES TO MEDICAL AND PHARMACY		

End of National Emergency - Impact on Certain Funds' Deadlines

As explained in prior notices from the Funds, early during the COVID-19 pandemic the federal government announced that employee benefit plans (like the Funds) were required to extend the usual deadlines for requesting special enrollment in health plans, filing claims and appeals, and making COBRA elections and payments. Specifically, the applicable periods were "tolled" until 60 days after the end of the COVID-19 National Emergency, for a period of up to one year.

The National Emergency ended on April 10, 2023, and in accordance with government guidance, the above deadlines will no longer be extended as of July 11, 2023.

As an example, if a participant got married on February 1, 2023, the normal special enrollment period to enroll the new spouse in the Health & Welfare Fund would end 60 days after the date of marriage. However, due to the tolling of the enrollment period through July 10th, the participant has until 60 days after July 10 (September 8th) to enroll the spouse in the Health & Welfare Fund. As another example, if a participant's child aged out of medical coverage and received a COBRA election notice on March 1, 2023, the 60-day period to elect COBRA coverage would end on September 8th (60 days after July 10th), because the tolled period does not count toward the 60-day COBRA election period.

There is no extension of deadlines for events occurring on and after July 10th. For example, if you get married on July 10th (or later) you must enroll your spouse in the Health & Welfare Fund within 60 days of the date of marriage or wait until open enrollment in the fall.

If you have questions regarding the specific deadline that applies to your special enrollment right, claim or appeal (under any of the Funds), or COBRA election or payments, please contact the Fund Office by email at psc@iatsenbf.org, or by phone at 212.580.9092 (toll free 800-456-FUND (3863)).