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COVID-19 What's Next?

The End of the COVID-19 Emergency

Effective May 11, 2023, the COVID-19 National Emergency and Public Health Emergency will end. This means that various benefit changes and extension of time lines that were put in place to accommodate employees affected by COVID-19 will come to an end. These changes and when they are effective are described below.

Benefit Changes – Effective May 12, 2023

COVID-19 Vaccination

COVID-19 vaccination will continue to be covered for you at \$0 copay, per the Affordable Care Act.

Antiviral Treatments

The cost of antiviral treatments for COVID-19 (Paxlovid and Lagevrio) have been covered by the federal government. Antiviral treatments will continue to be available to you under your normal benefit structure (subject to cost share, deductible and out of pocket).

COVID-19 Testing

- **Home Tests**

A home COVID-19 test will no longer be covered under your health plan. You will still have access to these products as they are available without a prescription and over-the-counter (OTC).

There are multiple ways to continue to access FREE COVID-19 at home tests, including:

1. The federal government will continue access to free covid tests through their dedicated website, [covid.gov](https://www.covid.gov). Every household in the U.S. is eligible to order 4 free at-home OTC COVID-19 tests and have them shipped to their home.
2. You can also access free testing in your community. A list of community-based testing sites can be found at <https://www.hhs.gov/coronavirus/community-based-testing-sites/index.html>.

- **Medical Facilities**

COVID tests at provider offices and medical facilities will be covered subject to your normal benefit structure such as cost share, deductible and out-of-pocket maximum.

Telehealth

Telehealth Visits with Preferred Providers: Telephonic or Virtual Care visits with Preferred Providers are covered on the same basis as in person visits. Telephonic or virtual visits with non-PPO Providers are not covered.

Benefit Time Limits and Deadlines – July 11, 2023

The federal government's extended period of time to file a claim, appeal a claim decision, and elect or pay for COBRA during the COVID-19 outbreak will come to an end on July 10, 2023. Federal guidance had extended these time lines for the shorter of one year or sixty (60) days after the COVID-19 National Emergency ended. This means the below time limits and deadlines will resume running and return to their normal length on July 11, 2023.

Claims and Appeals

The below Plan filing limits will resume running on July 11, 2023:

- You have 1 year after the date services are provided to file a claim.
- You have 180 days from the date of denial to appeal an adverse benefit decision.

COBRA Continuation Coverage

The below Federal guidelines will resume running on July 11, 2023.

- The 60-day period to elect COBRA continuation coverage after you experience a qualifying event.
- The 45-day period before your first COBRA premium payment is due.
- The 30-day grace period to make a monthly COBRA premium payment, which are due by the first of the month for which you are seeking coverage.