

**Notice to Participants of the \_\_\_\_\_ Group Medical Plan  
(the “Medical Plan”)**

**Date:** \_\_\_\_\_

**Subject: Free OTC COVID-19 Test Coverage**

**From:** \_\_\_\_\_

If you are enrolled in our Medical Plan, you have coverage for eight (8) individual at-home OTC COVID-19 tests every 30 days (or calendar month) for you and your covered dependents. Tests can be purchased from pharmacies, retail locations, or online. Only tests approved by the Federal Food and Drug Administration, or FDA, will be covered. To verify if a test is approved by the FDA, see this list of approved at-home test kits and scroll down to view a searchable table of approved tests at the end of this notice.

**Test Limits:** You are covered for eight (8) individual at-home OTC COVID-19 tests every 30 days (or calendar month) effective January 15, 2022.

Tests are counted individually, not per box – i.e., four (4) boxes with two (2) tests each equals eight (8) tests.

**Pharmacy Coverage:** If you buy your test at a pharmacy, coverage will be processed through \_\_\_\_\_. Purchase tests at the pharmacy counter to ensure the benefit is applied correctly.

Tests will be covered with no out-of-pocket costs at in-network pharmacy chains and groups.

To see in-network pharmacies near you anywhere in the United States, including local pharmacies, go to \_\_\_\_\_, click on your plan type \_\_\_\_\_, and the Pharmacy Search option will appear \_\_\_\_\_.

Tests purchased at a non-network pharmacy can be reimbursed up to \$12 per test by submitting a reimbursement claim form and any required documentation to \_\_\_\_\_.

If you want to purchase more than 8 individual tests in a 30-day period (or calendar month) (i.e., 5 boxes with 2 tests each) you will be charged for the additional tests at \$12 per test in-network and the actual per test cost out-of-network.

In addition, the Medical Plan will require you to complete an attestation indicating that the tests were purchased for your and your dependent’s personal use.

**Medical Coverage:** If you buy your tests from a retail store, online, or at a provider’s office, coverage may be available through your medical coverage. The Medical Plan is currently in the process of implementing coverage, so you should consider an in-network pharmacy chain for the smoothest customer experience.

Check with the Medical Plan before purchasing tests to verify if the retail location is part of the plan’s network and how to reimburse costs after purchase.

When you purchase OTC COVID-19 tests, the Medical Plan will require reasonable documentation of proof of purchase with a claim for reimbursement for the cost of an OTC COVID-

19 test. This could include documentation of the UPC code for the OTC COVID-19 test and/or a receipt from the seller of the test. You may submit a reimbursement claim form and any required documentation to \_\_\_\_\_.

We may contact you directly via mail, email, or text message with additional details about at-home test kit coverage.

#### Excluded COVID-19 Test Types

Only at-home OTC COVID-19 tests purchased for personal use on or after January 15, 2022, will be covered.

The following tests are excluded from coverage:

Tests to meet employer requirements, such as testing in lieu of vaccination.

Tests for public health surveillance (i.e., not to diagnose a specific condition).

Tests that are not specifically for you or a covered dependent.

Laboratory diagnostic (sometimes called PCR tests) and antibody tests still require orders from a doctor to be covered.

#### Pre-Tax Savings Account Coverage

At-home OTC COVID-19 testing kits will continue to be an eligible expense for Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA).

Your FSA/HSA funds can be used to purchase additional tests during each 30-day period covered by pharmacy and medical benefits.

Remember: You cannot receive reimbursement FSA/HSA if you have been reimbursed from the Medical Plan.

You can pay for OTC COVID-19 tests using your FSA/HSA payment card, or pay for the test out of pocket and submit a claim for reimbursement \_\_\_\_\_.

## OTC COVID-19 Test Kit Coverage Resources

For more information about coverage for at-home COVID-19 test kits, visit:

- [CMS: How to get your At-Home Over-The-Counter COVID-19 Test for Free](#)
- [CMS: FAQ about How to get your At-Home Over-The-Counter COVID-19 Test for Free](#)