

At-Home COVID-19 Test Coverage

Frequently Asked Questions Part 1: General Information

Adapted from Caremark.com

1. Can I get reimbursed for the cost of at-home COVID-19 tests?

You can be reimbursed for at-home test kits if you have private or employer-sponsored health insurance.

You are not eligible for reimbursement if you have Medicare, Medicare Supplement, Medicaid, or voluntary insurance.

Only over-the-counter (OTC) and at-home COVID-19 tests bought without a prescription are eligible for reimbursement.

2. How do I get an at-home COVID-19 test through my prescription benefit?

- Find an in-network pharmacy with at-home COVID-19 tests in stock*
- Provide your Piedmont member ID card to pharmacy
- Advise the pharmacy you have coverage for at-home COVID-19 tests through your Piedmont prescription benefit

* NOTE: At-home COVID-19 tests are in high demand in many places. Supplies may be limited.

3. Is there a limit to how many at-home COVID-19 tests are covered?

- Your plan will cover up to eight at-home COVID-19 tests for each person covered under your plan within a 30-day period.
- If you buy a multi-pack of tests, each test in the package counts as a single test. So a four-pack counts against the limit as four tests.
- You do not need a prescription from your doctor to get reimbursed for your test. However, it's important to know that there is no quantity limit on tests ordered by your doctor or other health care provider.
- Tests must be used to see if you or a covered family member has a COVID-19 infection. You won't be reimbursed for tests used for work, school or other requirements.

4. If I buy a test at a pharmacy that requires me to pay up front, how much will I be reimbursed?

You will be reimbursed \$12 for each at-home test or the amount you paid out-of-pocket – whichever is lower.

5. Are at-home COVID-19 tests reimbursed through my medical benefit or my prescription benefit?

Piedmont at-home COVID-19 test coverage is available *only through the prescription benefit*.

6. Do I need to get a doctor's prescription for reimbursement for an at-home COVID-19 test purchased after January 15, 2022?

No, a prescription is not required for reimbursement.

7. Do I need to submit my COVID-19 test results to receive reimbursement?

No, test results do not need to be submitted.

8. What if I purchased other items with my at-home COVID-19 test and those items appear on my receipt?

Only the cost of the at-home COVID-19 test will be reimbursed.

9. If I buy a test at a pharmacy that requires me to pay up front, how do I get reimbursed by Piedmont? How long will it take?

See Part 2, question #1 below for information on how to get reimbursed. Generally, you will need to submit:

- Your mailing address (to send your reimbursement check)
- The number and type of tests you bought
- Where you bought the tests
- A copy of your receipt dated January 15, 2022 or later (it's okay if there are other items on the receipt – you will only be reimbursed for the tests)
- You will also need to confirm that the at-home COVID-19 test was used to diagnose a possible COVID-19 infection.

You **do not** need to submit:

- A prescription from your doctor
- The results of your test

You'll get a response to your request within 30 days. If your reimbursement request is approved, a check will be mailed to you.

Please note that you may get test kits at participating in-network pharmacies at no out-of-pocket cost to you.

10. Do I have to buy my test at an in-network pharmacy?

No, you can buy your test at any pharmacy, other retailer or online. If the pharmacy can bill directly under your prescription benefit, there will be no out-of-pocket cost. If the pharmacy cannot bill directly under your prescription benefit, or if you buy at another retailer or online, you will have to pay for the test and request reimbursement.

- Remember, because of the Omicron variant, at-home COVID-19 tests are in high demand in many places. Supplies may be limited.
- CVS Caremark® Mail Service Pharmacy does not carry at-home COVID-19 tests.

To make getting test kits easier, the Biden administration is making free at-home COVID-19 test available through the federal government. Visit <https://special.usps.com/testkits> to get more information and order your tests.

11. Can I get reimbursed for Polymerase Chain Reaction (PCR) test?

No. PCR home collection kits are not eligible for reimbursement at this time.

12. Why is my pharmacy saying they can't process my at-home COVID-19 test purchases under my prescription benefit plan?

Some pharmacies – including all CVS pharmacies – may not be able to process claims for at-home COVID-19 test purchases at the pharmacy counter at this time. If this happens, you can pay for the test, then submit a request for reimbursement.

13. Can I still get unlimited COVID-19 tests with a prescription/doctor's order through the medical benefit?

Yes. The number of tests you can get with a prescription/doctor's order through the medical benefit is unlimited.

14. What are the pharmacy networks available to Piedmont members? How do I find pharmacies included in my network?

Piedmont's PPO and POS plan members and employees of Sentry Equipment use the National Network. HMO plan members and employees of Centra use the Advanced Choice Network. To search online:

- If you're insured through your employer, go to PCHP.com, select Group Coverage, Members, Prescription Drugs, then click on the CVS/Caremark logo at the bottom of the page to use the pharmacy locator. You can also go directly to Caremark.com.
- If you're insured through the Marketplace (also known as the ACA, Obamacare), go to PCHP.net, select Individual Marketplace then In-network Pharmacies to use the pharmacy locator. You can also go directly to Caremark.com.

Over-the-Counter, At-Home COVID-19 Test Coverage

Frequently Asked Questions Part 2: How to Get Reimbursed

1. How do I get reimbursed for my at-home COVID-19 test(s)?

If you pay up front, make your purchase, save your receipt, then choose one of the following reimbursement methods:

Submit reimbursement request online:

- Click [here](#) to access Caremark's website, select "Request a COVID-19 test reimbursement" and follow the instructions online.
- Go to Caremark.com, select "Request a COVID-19 test reimbursement" and follow the instructions online.

Submit paper claim form:

- Click [here](#) to access Piedmont's website, select "Prescription Reimbursement Standard Claim Form" and follow instructions on the form for completion and mailing.
- Go to PCHP.net, scroll to page bottom and select "COVID-19 INFORMATION AND RESOURCES," select "Prescription Reimbursement Standard Claim Form" and follow instructions on the form for completion and mailing.

2. How can I get my insurance to pay for my at-home COVID-19 test?

- If you buy an at-home COVID-19 test at an in-network pharmacy that can bill you directly under your prescription benefit, there is no out-of-pocket cost to you.
- If you buy an at-home COVID-19 test at an out-of-network pharmacy, retailer, or online business, you will have to pay for the test and request reimbursement. Reimbursement will be at the rate of \$12 per test or the cost of the test, whichever is less.

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To make getting test kits easier, the Biden administration is making free at-home COVID-19 test available through the federal government. Visit <https://special.usps.com/testkits> to get more information and order your tests.

3. How much will I be reimbursed for an at-home COVID-19 test if I purchase the test up front and then submit a claim for reimbursement to my insurance company?

Tests purchased and submitted for reimbursement will be reimbursed in accordance with federal regulations at \$12 per test or the amount of your out-of-pocket expense if less than \$12 per test.

4. How long will it take to receive my reimbursement?

You'll get a response to your request from Caremark within 30 days. If your reimbursement request is approved, a check will be mailed to you.

5. Which pharmacies are considered in-network?

The pharmacy network that applies to your plan type (PPO, HMO, or HMO-POS) under usual circumstances applies to this benefit, as well. In other words, the pharmacy you normally use for your prescriptions that are covered by your plan is in-network. To search online for in-network pharmacies, go to PCHP.net, go to the Provider Search tab, on the dropdown menu select the appropriate directory (2022 Individual Marketplace Directory or All Other Directories (2021/2022)) and follow the instructions.

6. How many tests can I get reimbursed for?

You will be reimbursed for up to 8 individual at-home COVID-19 tests per person enrolled in the plan per 30-day period. Please note that tests may be packaged individually or with multiple tests in one package (for example, two tests packaged in one box). Coverage is by individual test, regardless of how they are packaged and distributed.

7. Can I be reimbursed for purchases made before January 15, 2022?

No; coverage for at-home COVID-19 tests is provided only during the period of January 15, 2022 until the end of the public health emergency.

8. My employer requires that I test myself multiple times per week and send them the results as a condition of employment. Will my insurance reimburse me for these tests?

No; coverage for at-home COVID-19 tests is provided for personal use only; not for use as a condition of employment.