

COVERAGE OF OVER-THE-COUNTER COVID-19 HOME TESTS AT NO COST TO YOU

COVID-19 Home Test Coverage through the NEI Health Benefit Plan at No Cost to You.

On January 10, 2022, the federal government issued guidance that requires group health plans and health insurance issuers to provide coverage for the entire cost of at-home over-the-counter COVID-19 diagnostic tests approved by the FDA (“OTC COVID-19 Tests”) without an order or individualized clinical assessment by a health care provider.

In accordance with this guidance, for OTC COVID-19 Tests obtained on and after January 15, 2022 and until further notice, the National Elevator Industry Health Benefit Plan will cover the full cost of as many as eight (8) OTC COVID-19 Tests, per Covered Individual, per 30-day period that are not ordered by an attending health care provider. (An OTC COVID-19 Test that is ordered by an attending health care provider does not count against this limit.)

Although federal government guidance contemplates that the Plan may provide coverage of OTC COVID-19 Tests by arranging for direct coverage of these tests through the Plan’s pharmacy network and a direct-to-consumer shipping program, due to the short time between the publication of the agency guidance (January 10, 2022) and the effective date of that guidance (January 15, 2022), the Plan and Express Scripts (the Plan’s network provider of prescription drugs) have not yet finalized an in-network/mail order solution.

Consequently, until the Plan and Express Scripts establish an in-network solution, if you pay for an OTC COVID-19 Test through a retail pharmacy, other retailer or online:

1. Save a copy of the test’s UPC code indicating you purchased an FDA approved test, and
2. Keep your receipt documenting date of purchase and the price of the test.

In the coming days, we will issue additional announcements advising you of the procedures you will need to follow to be reimbursed for the full cost of OTC COVID-19 Tests you purchase on and after January 15, 2022 as well as updates to the Plan’s OTC COVID-19 Test program.

Order Free COVID-19 Home Tests from the Federal Government.

Beginning January 19, 2022, anyone regardless of their coverage status may order up to four free at-home tests per household directly from the Federal government at www.COVIDTests.gov.