

Michigan Conference of Teamsters Welfare Fund

Serving Teamster families since 1949

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January 21, 2022 - IMPORTANT NOTICE COVID-19 At-Home Testing Coverage

The federal government recently issued new requirements for group health plans to provide coverage of over-the-counter (OTC) at-home rapid diagnostic COVID-19 tests without a prescription at a \$0 member cost share, **effective January 15, 2022**, through the end of the public health emergency. Two coverage options are available to you and MCTWF eligible dependents to obtain the OTC at-home COVID-19 tests as described below.

Direct Coverage at the Pharmacy

MCTWF will cover the eligible OTC COVID-19 at-home tests with direct reimbursement to the pharmacy and no up-front cost to eligible members. Present your white *MCTWF Networks Card* at the pharmacy to obtain coverage through your CVS Caremark pharmacy benefit. While the available network is broad, not all pharmacies will have this option available. Check with your local pharmacy for details regarding which OTC COVID-19 at-home tests are covered through your pharmacy benefit.

Direct Member Reimbursement from CVS Caremark

Members who purchase OTC COVID-19 at-home tests can receive reimbursement of up to \$12 per test (the lesser of the cost of the test or \$12) by submitting a claim online through caremark.com, or by filing a paper claim [HERE](#). A copy of the receipt showing proof of purchase must be uploaded when submitting an online claim for reimbursement or when submitting a paper claim. Details of how to file a claim for reimbursement are located [HERE](#).

Coverage details for both coverage options:

- At-Home Testing coverage is for home use only and is not for employment purposes.
- Allows for the reimbursement of up to 8 at-home rapid diagnostic COVID-19 tests per covered individual per 30-day period. (Note: This is the number of total tests covered. If a member purchases a kit with two tests in it, this counts as two tests against the 8 allowed tests.)
- To be covered, tests must be purchased on or after January 15, 2022.

Questions? If you have any questions or need assistance in determining what at-home tests are covered, please contact MCTWF's Member Services Call Center at 800-572-7687.