

Over-the-Counter COVID-19 Testing: Fact Sheet

As of January 15, 2022, Pavers & Road Builders District Council Welfare Fund is required by federal law to cover certain over-the-counter (OTC) COVID-19 tests for eligible plan participants. This fact sheet provides a summary of the rules currently in effect for reimbursement of these tests. We will provide an update to the rules as additional guidance is released.

What is covered?

- Participants may purchase up to eight COVID-19 tests per covered family member per 30 consecutive days. Note: Tests performed at a doctor's office or hospital do not count toward the eight-test maximum for reimbursement.
- If COVID-19 tests are purchased at any in-network pharmacy that elects to offer COVID-19 tests through this program, they will be fully covered at the point-of-sale with no copay, coinsurance or deductible.
- If they are purchased at an out-of-network pharmacy, reimbursement is limited to \$12. You must submit a claim and appropriate receipts to the plan to receive reimbursement.
- At this time, retiree-only plans are not required to cover COVID-19 tests. Retirees can request a free COVID-19 test at <https://www.covidtests.gov/>.

When will the Plan start covering COVID-19 tests?

Immediately. Over-the-counter or doctor-ordered COVID-19 tests are eligible for reimbursement from January 15, 2022 through the end of the public health emergency. **Note:** Tests purchased for employment purposes are not covered.

Where can I purchase a COVID-19 test?

Purchasing COVID-19 tests from a network pharmacy, either in person or online, that participates is your best option. You can find a network pharmacy near you at [Caremark.com](https://www.caremark.com). If you purchase a COVID-19 test from an out-of-network retailer, the Plan will cover either the full cost of the test or \$12—whichever amount is lower.

Keep in mind that COVID-19 tests are in high demand right now. The federal government launched [COVIDtests.gov](https://www.covidtests.gov), which offers every home in the U.S. four free at-home tests.

How am I reimbursed for a COVID-19 test?

COVID-19 tests purchased at a network pharmacy are covered 100% after you submit a claim for reimbursement. For tests purchased from any other pharmacy or merchant, you must submit a claim for reimbursement along with a copy of the receipt and the UPC code from your COVID-19 test's box. You'll be reimbursed for either the full cost of the test or \$12—whichever amount is lower.

An online claims submission process through [Caremark.com](https://www.caremark.com) and the CVS Caremark mobile app (available for Android and Apple) are available in addition to submitting a paper claim for reimbursement.

Instructions for the online claims submission process through [Caremark.com](https://www.Caremark.com) can be found below.

1. Go to www.Caremark.com and log in to your account.
2. Navigate to your profile, and then click on “Submit Prescription Claim” on the left-side of the screen.
3. Click on “Submit at-home COVID-19 test reimbursement claim” under “Submit a new claim”.
4. Follow the on-screen instructions to answer several questions. You will need a copy of the receipt showing name of test, store name, date of purchase, and purchase price.
5. The last step will require you to certify that the at-home COVID-19 test was purchased for your own personal diagnostic use (or use by a covered member of your family, not for employment purposes, has not been and will not be reimbursed by another source, and is not for resale.

When should I take a COVID-19 test?

The [U.S. Food and Drug Administration](https://www.fda.gov) recommends getting tested if:

- You have symptoms of COVID-19, even after vaccination.
- You’ve been in close contact with someone who tested positive for COVID-19, even after vaccination.
- You took part in a high-risk activity that made social distancing more difficult, such as travelling or attending a large gathering.
- You’ve been asked or instructed to get tested by your doctor or local health department.

Please see the FDA website or consult with your physician concerning when you should take a COVID-19 test.

Are there any local, community resources available?

In addition to the free at-home COVID-19 tests from [the federal government](https://www.fda.gov), you may find free tests at your local public library, fire station, or public testing site. These community resources may also be helpful:

- In New York: <https://coronavirus.health.ny.gov/find-test-site-near-you>
- In New Jersey: <https://covid19.nj.gov/pages/testing>