



Effective January 15, 2022, under direction from the federal government, all Private Insurance companies and health plans will cover claims for FDA-authorized COVID-19 at-home, over-the-counter (OTC) diagnostic tests. This includes all HMO Plans along with The Empire Plan. A doctor's order or prescription is not needed to be reimbursed for OTC COVID-19 tests. All enrollees and dependents are eligible for this benefit. Coverage includes up to eight (8) at-home COVID-19 tests, per covered person, per month. Tests are covered at no cost at participating network pharmacies. If you purchase a test outside of a participating network pharmacy (such as Amazon), the maximum allowable reimbursement is \$12 per test (\$24 for a box that contains two tests). Save your receipts to submit for reimbursement. Please see "Claims / Receipt Information" below on how to submit for reimbursement.

As of January 14, 2022, the list of OTC FDA-authorized tests** are:

- BinaxNOW COVID-19 Antigen Self-Test
- COVID-19 At-Home Test (SD Biosensor, Inc.)
- CLINITEST Rapid COVID-19 Antigen Self-Test
- iHealth COVID-19 Antigen Rapid Test
- CareStart COVID-19 Antigen Home Test
- BD Veritor At-Home COVID-19 Test
- SCoV-2 Ag Detect Rapid Self-Test
- InteliSwab COVID-19 Rapid Test
- Celltrion DiaTrust COVID-19 Ag Home Test
- QuickVue At-Home OTC COVID-19 Test
- Flowflex COVID-19 Antigen Home Test

**The list of FDA-authorized tests is subject to change.

Claims / Receipt Submission Information

If a test is paid for out-of-pocket, then Empire Plan members can submit for the maximum reimbursement through UnitedHealthcare (UHC) online at <https://link.edgepilot.com/s/ae69133f/z3tn9qAKBEO0kwVEjXC-Jg?u=http://www.myuhc.com/>. There will be information about OTC test

reimbursement highlighted in a banner at the top of the website. If you have any questions, please call The Empire Plan at 1-877-7-NYSHIP (1-877-769-7447)

Plan members can also mail or fax a claim form to UHC, using the OTC At-home COVID-19 Test Kit Reimbursement Form which will be available on <https://link.edgepilot.com/s/ae69133f/z3tn9qAKBEO0kwVEjXC-Jg?u=http://www.myuhc.com/> beginning January 15, 2022. The claim form and proof of payment must be mailed to UnitedHealthcare P.O. Box 1600, Kingston, NY 12402-1600 or faxed to (845) 336-7716.

HMO members should reach out directly to your medical carrier to seek reimbursement. If you were charged, you will need to submit the receipt, along with the plan's reimbursement form. The forms can be located within your personal online profile with the carrier or directly on the carrier's website.

Until further notice, Medicare primary enrollees must submit claims for reimbursement through UnitedHealthcare (UHC) online at <https://link.edgepilot.com/s/ae69133f/z3tn9qAKBEO0kwVEjXC-Jg?u=http://www.myuhc.com/>.

The unreimbursed costs for Covid-19 at-home testing kits are eligible medical expenses, that can be submitted to your health savings accounts (HSAs). The unreimbursed amounts would be for out-of-network costs that insurance is not covering. The costs of personal protective equipment, such as masks, hand sanitizer and sanitizing wipes, for the primary purpose of preventing the spread of COVID-19 are also eligible medical expenses that can be paid or reimbursed under the HSA



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