



DEPARTMENT OF ADMINISTRATION
Office of Employee Benefits

At-Home COVID Test Kit Coverage

Per federal mandate, the RI State Employee Health Plan provides coverage for up to eight (8) over-the-counter (“OTC” - not prescribed by a physician) at-home COVID test kits per month for each covered member (employee and dependents). This coverage is available exclusively through the member’s CVS/Caremark pharmacy benefit. There will be no coverage for OTC COVID test kits under the State’s medical benefit administered by Blue Cross & Blue Shield of Rhode Island (“BCBSRI”).* Please review [CVS/Caremark’s FAQ](#) and read on for additional information and guidance.

How this coverage works

Each covered member (employee plus any dependents covered on the employee's plan) will be eligible for coverage for up to eight (8) OTC COVID tests covered (up to \$12 maximum per test kit) each month. The coverage is available in one of two ways:

1) Point-of-sale Adjudication



The vendor that sells you the test kits may be able to process your CVS/Caremark coverage information at the point of sale so that you don't have to spend any money out of pocket (or if the test kits cost more than \$12, your coverage will reduce each kit's cost by that amount). Point-of-sale adjudication is usually available at the pharmacy counter and is processed by the pharmacy as a prescription even though you may not have a doctor's prescription. It is helpful to tell the pharmacy that you would like to use your insurance to pay for the test kits and you don't mind waiting for them to process this as a prescription. If point-of-sale adjudication is not available to you, please be sure to keep your receipt so that you can submit a reimbursement claim to CVS/Caremark.

2) Reimbursement

If you have to pay out of pocket for OTC COVID test kits, please be sure to save your receipts so you can submit a reimbursement claim to CVS/Caremark. Requests for reimbursement can be submitted to CVS/Caremark either through the member's

CVS/Caremark account access online through www.caremark.com or via [paper claim form](#). For detailed guidance on how to request reimbursement from CVS/Caremark for OTC COVID test kits, please see the attached flyer from CVS/Caremark.

** There is 100% coverage under the RI State Employee Health Plan (through either the medical benefit administered by BCBSRI or the pharmacy benefit administered by CVS/Caremark) for at-home COVID test kits that have been prescribed by a doctor.*

(If you're going to print this email, use attached "Printing Version" for best results)

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