

Coming May 12: 3 health insurance changes

The federal public health emergency (PHE) related to COVID-19 is ending May 11, 2023. After this date, PEIP's coverage of COVID-19 related care will revert to standard benefit coverage for members. These changes are effective on May 12.

- You will pay for part of the cost of the visit and COVID test you get at your primary care clinic, urgent care, emergency room, or hospital. How much you pay depends on four things:
 1. If you've paid the full deductible yet. That's the amount you need to pay before insurance starts to pay.
 2. The cost level of the clinic you chose this year.
 3. Where you get the test. Emergency rooms are more expensive than your primary care clinic. It's free at clinics in grocery stores, drug stores, etc.
 4. If you've reached the cap on the amount you have to pay this year for care.
- At-home COVID antigen tests you get from drug stores in your network are no longer free. And CVS Caremark will not pay you back for at-home COVID antigen tests you buy.
- You can no longer refill prescription drugs 30 days early. Refills will be possible 10 days early like they were before the COVID emergency changed the timeline.

Here's what doesn't change:

- A visit that includes testing is free at clinics in grocery stores, drug stores, and other retail locations in your network. There is no charge for care at these convenience/retail clinics.
- COVID shots (vaccines and boosters) are paid for like other preventive care. They remain free.
- Prescription drugs that treat COVID, such as Paxlovid or Lagevrio, will be covered as they are now.
- You can get paid back for tests and other care if you have money in a Medical/Dental Expense Account.

Questions? Call the Member Services number on the back of your insurance ID card.

Call Caremark at 1-844-345-3234 if you have questions about free antigen tests.

For the detail, go to the [Summary of Benefits](#) document. It describes your medical and prescription drug coverage. The summary, not this email, decides what gets paid for and how.