

STANDARD MEDICAL PLAN COVERAGE

	COVID-19 Public Health Emergency (PHE) Period Special Coverage	Post PHE – Effective May 12, 2023 Standard Cigna Coverage Reinstatement
COVID Vaccines	<ul style="list-style-type: none"> Vaccinations covered in-network and out-of-network at 100% (no customer cost share). Government covers the cost of the serum. Health plan covers the cost of the provider administration fee (reimbursed at CMS rate (\$40)). 	<ul style="list-style-type: none"> Covered under the Preventive benefit at 100% for in-network only for most plans*, same as other immunizations such as the flu shot. Out-of-network coverage based on plan design. When covered, cost share applies. Health plan now covers the cost of the serum and the provider administration fee. <p><i>*Some ACA grandfathered or exempt plans may impose cost share on Preventive or not cover Immunizations</i></p>
COVID Tests: Over-the-Counter (OTC)	<ul style="list-style-type: none"> Typically covered at 100% under Pharmacy only. Covered under the Medical plan at 100% only when a client does not have Cigna Pharmacy or opts-out of Pharmacy OTC test coverage. Controls in place to limit to 8 test kits per month. 	<ul style="list-style-type: none"> Not covered under the Pharmacy or Medical plans. The Internal Revenue Service considers these tests an eligible expense reimbursable under health savings accounts and flexible spending accounts. Customers may use funds to pay for OTC kits separate from the health plan.
COVID Tests: PCR Lab Tests	<ul style="list-style-type: none"> Covered at 100%. 	<ul style="list-style-type: none"> Covered at cost share under the Lab benefit based on place of service. Out-of-network coverage based on plan design.
COVID Tests: Back to Work/ School/ et. al.	<ul style="list-style-type: none"> Not covered 	<ul style="list-style-type: none"> No change – not covered
COVID Antivirals & Therapeutics	<ul style="list-style-type: none"> Covered with cost share based on plan design. Includes FDA-approved antivirals and therapeutics payable under the medical plan (e.g., the injectable therapeutic drug, Remdesivir). Government covers the cost of the drug serum. Health plan covers the cost of the provider administration fee. 	<ul style="list-style-type: none"> No change – continued coverage with cost share based on plan design. Health plan now covers the cost of the serum and the provider administration fee.
COVID Treatment	<ul style="list-style-type: none"> Covered with cost share based on plan design and place-of-service. 	<ul style="list-style-type: none"> No change – continued coverage with cost share based on plan design and place-of-service.
Virtual Coverage	<ul style="list-style-type: none"> Covered with cost share based on plan design and place-of-service. 	<ul style="list-style-type: none"> No change – continued coverage with cost share based on plan design and place-of-service.



PHARMACY STANDARD COVERAGE

	COVID-19 Public Health Emergency (PHE) Period Special Coverage	Post PHE – Effective May 12, 2023 Standard Cigna Coverage Reinstatement
COVID Tests: Over-the-Counter (OTC)	<ul style="list-style-type: none"> Customers can get 8 test kits/per covered member at \$0 every 30 days at any retail pharmacy or through Express Scripts Pharmacy. Reimbursement is capped at \$12 per test. In and out of network coverage applies 	<ul style="list-style-type: none"> OTC test kits are not covered on all Cigna Pharmacy formularies.
COVID Antivirals & Therapeutics	<ul style="list-style-type: none"> Cigna Pharmacy clients and customers pay \$0 ingredient cost <i>while funded by the government</i> during the FDA's emergency use authorization (EUA) period. Customers of self-funded clients pay a dispensing fee for these medications not to exceed \$12 per prescription. Additional Details: Customers receive a quantity limit of one course of therapy per 120 days. In and out of network coverage applies 	<ul style="list-style-type: none"> Cigna Pharmacy complied with government mandated process and cost during FDA EUA during PHE. Once government funded program ends, customer \$0 will end. After that, FDA-approved antiviral and therapeutics will be covered with the cost share subject to plan design. In network coverage applies
COVID Vaccines	<ul style="list-style-type: none"> Cigna Pharmacy clients and customers pay \$0 ingredient cost while funded by the government during the EUA period. Customer responsibility is \$0 unless otherwise stated to be a different amount by state regulation. In and out of network coverage applies 	<ul style="list-style-type: none"> Customers pay \$0 under Patient Protection and Affordable Care Act (PPACA). Customers whose plans are grandfathered, and have advised that they don't have PPACA Coverage will follow standard vaccine cost share. Coverage is for in-network only unless benefit coverage or state regulations require otherwise Additional Details: Cigna Pharmacy clients will be responsible for the cost of the vaccines per standard contracts.

