



# coverage for over-the-counter at-home COVID-19 diagnostic tests prescription drug program effective january 1, 2024

## Update to the summary plan description (SPD)

All changes described in this SMM are effective January 1, 2024.

The enclosed information serves as an official summary of material modification (SMM) for the plans referenced herein. Please keep this information with your other plan documents for future reference. You can access the summary plan descriptions for your benefits at [hr2.chevron.com](https://hr2.chevron.com) or by calling the HR Service Center at **1-888-825-5247** (1-832-854-5800 outside the U.S.).

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## coverage for over-the-counter, at-home COVID-19 diagnostic tests

*When you enroll in the Global Choice Plan (U.S.-payroll Expatriates) or the Global Choice Plan (Expatriates in the U.S.), you are also automatically enrolled in the Prescription Drug Program with Express Scripts. This change only applies to the Prescription Drug Program for **prescription drugs obtained inside the U.S.** Contact Cigna directly if you have questions about similar coverage that may apply to your Cigna medical and prescription drug (obtained outside the U.S.) coverage.*

**Effective January 1, 2024, each enrolled participant in the Prescription Drug Program can receive coverage for up to two over-the-counter, at-home COVID-19 diagnostic tests every 30 days from either a network pharmacy or online via the Express Scripts Pharmacy.** As a reminder this coverage only applies to diagnostic tests that have not been prescribed by, ordered by, or obtained with the involvement of a health care provider or physician.<sup>1</sup>

Note that the previously published *temporary* rules that permitted up to eight over-the-counter tests every 30 days from either a network pharmacy, out-of-network pharmacy or online via the Express Scripts Pharmacy expired effective December 31, 2023.

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## overview

If you're enrolled in the **Global Choice Plan (U.S.-payroll Expatriates)** or the **Global Choice Plan (Expatriates in the U.S.)**, your medical coverage and prescription drug coverage (obtained outside the U.S.) through Cigna already provides coverage for COVID-19 diagnostic testing. Effective January 1, 2024, coverage for over-the-counter, at-home COVID-19 diagnostic tests that have *not* been prescribed by, ordered by, or obtained with the involvement of a health care provider or physician may be covered through the Prescription Drug Program with Express Scripts when obtained as described in this plan rule notice.<sup>1</sup>

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<sup>1</sup> If you already submitted a claim for reimbursement through Express Scripts for a covered at-home COVID-19 diagnostic test between January 15, 2022 and December 31, 2023, Express Scripts will process your reimbursement according to the rules in effect at that time. Otherwise, all claims for tests purchased on or after January 1, 2024, will be processed according to the new rules and requirements described in this notice.

- **This plan rule only applies to covered at-home COVID-19 diagnostic tests that have *not* been prescribed by, ordered by, or obtained with the involvement of a health care provider or physician.** COVID-19 diagnostic testing that has been physician-ordered and/or administered by a health care provider or a health care facility continues to be covered by your medical coverage with Cigna under the Global Choice Plan. Contact Cigna directly if you have questions about this coverage.
- **This temporary plan rule only applies to covered at-home COVID-19 diagnostic tests that have been purchased inside the U.S.** COVID-19 diagnostic testing that has been purchased outside the U.S. continues to be covered by your medical coverage with Cigna under the Global Choice Plan. Contact Cigna directly if you have questions about this coverage.
- As is true with *all* reimbursements under the plan, the Prescription Drug Program cannot be used to reimburse covered at-home COVID-19 diagnostic tests that have already been reimbursed or paid under any other benefit plan or arrangement, such as your Cigna medical or prescription drug coverage, a health flexible spending account plan, a health savings account, or a spouse's or dependent's health plan.
- The plan coverage described here applies to individualized diagnostic testing for COVID-19 and *not* for any other purpose including, but not limited to, public health surveillance or employment purposes (such as screening for general workplace health and safety).

## covered testing products

- Covered at-home COVID-19 diagnostic tests must be purchased on or after **January 1, 2024**, to be eligible for reimbursement under the rules described in this notice.
- To receive reimbursement, the test(s) must be on the **list of covered at-home COVID-19 diagnostic testing products**. Express Scripts, the claims administrator for the Chevron Prescription Drug Program, will maintain this list. Contact Express Scripts directly at **1-800-987-8368** if you have questions about products that are covered.
- You *do not* need a prescription for reimbursement of covered at-home COVID-19 diagnostic tests.

### List of Covered At-Home COVID-19 Diagnostic Testing Products

As of the date of this publication, the products currently covered are included below. Please note this list is not inclusive and will change periodically as updates occur. Contact Express Scripts directly at **1-800-987-8368** for a more current list or if you have questions about products that are covered.

COVID-19 AT-HOME TEST	IHEALTH COVID-19 AG HOME TEST
INTELISWAB COVID-19 HOME TEST	ELLUME COVID-19 HOME TEST
BINAXNOW COVID-19 AG SELF TEST	ON-GO COVID-19 AG AT HOME TEST
QUICKVUE AT-HOME COVID-19 TEST	FLOWFLEX COVID-19 AG HOME TEST

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## quantity and time limits for coverage

Coverage for at-home COVID-19 diagnostic tests under the Prescription Drug Program is subject to a quantity and time limit, as included below. Quantity and time limits that may apply under your Cigna medical and prescription drug coverage is tracked separately by Cigna; contact Cigna directly if you have questions.

- **Each enrolled participant** is eligible to receive coverage for **up to two** covered tests **every 30 days**. Tests purchased that exceed this quantity and time limit are *not* reimbursable under the Prescription Drug Program.
- This requirement is measured in a **rolling 30-day period**, *not* a calendar month.
- The quantity limit applies to **individual tests**, *not* to kits. For example, if a single testing kit includes two individual tests, then two tests would be applied against your two test limit.
- The quantity limit and the 30-day period are tracked **for each enrolled participant**, *not* for each family. For this reason, when you make a purchase or submit a claim, you'll be asked to specify for which participant the kits were purchased.
- The quantity limit and the 30-day period are tracked for each enrolled participant **regardless of where and how the tests were purchased**. For example, suppose a participant obtains two tests from the online Express Scripts Pharmacy and then, within that subsequent 30-day period, another two tests from the pharmacy counter at a network pharmacy. The tests from the network pharmacy will not be covered because they were purchased within 30-days of the online pharmacy order. The participant's quantity limit of two tests every 30 days was exceeded in this example.

### do you have a health account?



If your at-home COVID-19 diagnostic test *isn't* reimbursable under the Chevron Prescription Drug Program with Express Scripts, your Health Care Spending Account (HCSA) or a health savings account (HSA) may be a good reimbursement alternative. Just remember the HCSA or an HSA cannot be used to reimburse eligible expenses that have *already* been reimbursed or paid under any other benefit plan or arrangement, such as your Chevron medical or prescription drug coverage, or a spouse's or dependent's health plan.


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## what the program pays


As a reminder, each enrolled participant is eligible to receive up to two covered tests every 30 days. Tests purchased that exceed this quantity and time limit are *not* reimbursable under the Prescription Drug Program.




**online express scripts® pharmacy**  
When purchased **online** directly from the **Express Scripts® Pharmacy**, your at-home COVID-19 tests are **free** with no shipping, copayment/coinsurance, or deductible. Remember, as is true with the normal mail-order pharmacy, Express Scripts cannot ship orders outside the U.S. or through the Chevron mail system. The system also will not allow an order if a participant has exceeded the quantity and time limit. You must login to your Express Scripts account at **1-800-987-8368** and choose the **Order At-Home COVID-19 Tests** link to place your order with the online pharmacy.



**pharmacy counter at a retail network pharmacy in the U.S.**  
When purchased from the *pharmacy* counter at a retail **network pharmacy in the U.S.**, covered test kits will be paid at **100%** with **no copayment/coinsurance** and **no deductible**. You'll need to present your Express Scripts ID card at the time of service for verification of coverage. You do not need to submit a claim. *Do not use the regular checkout lane; to receive this level of coverage you must checkout at the pharmacy counter.*



**out-of-network retail pharmacy or other online source**  
The Prescription Drug Program does not provide reimbursement for covered test kits purchased on or after January 1, 2024 from a pharmacy outside the U.S., an out-of-network retail pharmacy inside the U.S., or from another non-Express Scripts online retailer. (For example, Amazon.com or Walmart.com.)



**If you were charged for your test at the time of purchase**  
If you purchase from a U.S. network pharmacy, *but* your prescription drug coverage cannot be verified at the time of purchase, you must submit a **manual claim to Express Scripts** to request reimbursement. (For example, if you haven't yet received your ID card or the pharmacy did not accept your member ID card by mistake.)  
When you must submit a manual claim to Express Scripts to request reimbursement (either online or with the paper form) for an otherwise covered test kit, you will be reimbursed **up to \$12 per test** with no deductible.

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## how to submit a manual claim for reimbursement

If you need to submit a manual claim for reimbursement, here's how:



### online

- Log in to your **Express Scripts** account at [www.express-scripts.com](http://www.express-scripts.com).
- From the **Benefits** tab on the top navigation, choose **Forms**.
- Go to the **Request Reimbursement** section to get started.
- Be sure to review the online form carefully for special instructions and tips designed to help you properly complete certain fields when making a claim for reimbursement of at-home COVID-19 diagnostic test(s).



### by paper

- The [Express Scripts claim form](#) has been recently updated to include a special section for at-home COVID-19 test claims. Be sure to use the new form or your reimbursement could be delayed, or even denied.
- You can also access this form from the **Benefits** tab when you login to your **Express Scripts** account at [www.express-scripts.com](http://www.express-scripts.com).



### Find a network pharmacy, ask questions

- [www.express-scripts.com](http://www.express-scripts.com)  
Select your plan to locate a pharmacy or price a medication.
- Call **Express Scripts** at **1-800-987-8368**
- Network name: **National Plus Network**
- Chevron group number: **CT1839**

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