

MSU Employees,

The Office of Human Resources is reaching out to inform you of some updates related to COVID-19 that are designed to provide clarifications on when to test and to remove barriers to accessing tests:

[When should I take a COVID-19 test?](#)

The federal government recommends getting tested if:

- You have symptoms of COVID-19, even after vaccination.
- You've been in close contact with someone who tested positive for COVID-19, even after vaccination.
- You took part in a high-risk activity that made social distancing more difficult, such as travelling or attending a large gathering.
- You've been asked or instructed to get tested by your doctor or local health department.

If you still have questions, please consult with your physician concerning when you should take a COVID-19 test.

[Good News About Over the Counter COVID Testing](#)

As of January 15, 2022, we will be covering certain over-the-counter (OTC) COVID-19 tests for eligible plan participants. MSU is pleased to let you know that we have elected to participate in a program offered through our pharmacy partners, the Know Your Rx Coalition (KYRx) and Express Scripts Inc. (ESI). This program will allow you to obtain Over-the-Counter COVID-19 tests with no out of pocket costs to you, similar to other preventative medications. This email provides a summary of how you can access these tests. We will provide an update to the rules as additional guidance is released.

[Free At-Home COVID Tests by Mail \(available for all employees and dependents\)](#)

- A recent announcement from the federal government provides for a maximum of four at-home tests per household. The tests are free and orders are estimated to ship within 7-12 days. You may order tests at <http://www.COVIDtests.gov>. This is a great option as there is no cost to you and does not generate additional MSU plan costs.

[Over-the-Counter COVID Tests \(available for all members covered by MSUs health insurance plans\)](#)

- As a reminder, MSU is a member of the KYRx Coalition, joining with other state and regional universities to reduce costs. The Coalition makes use of a retail pharmacy program with a broad network of Express Script pharmacies which include major pharmacy chains and independent stores. MSU employees enrolled in our medical plans are automatically covered under this prescription drug plan. Effective January 15th, plan participants may receive over-the-counter diagnostic COVID-19 tests **at no cost**, until the end of the Coronavirus Public Health

Emergency. **We are pleased to let you know that as of Friday 1/28 you can get the tests from any ESI in-network pharmacy with zero copayment at the point of sale.**

Here's how it works:

1. Call your local retail pharmacy to see if they have at-home COVID-19 tests available.
2. Take your insurance card to a retail pharmacy in your network.
3. Bring the COVID-19 test to the pharmacy counter, not the regular checkout lane.¹
4. Check out at the pharmacy counter and show your insurance card. Your at-home COVID-19 test should automatically ring up at no cost to you.

Here are a few helpful places to find information:

1. To find a retail pharmacy in your network visit [express-scripts.com](https://www.express-scripts.com) and click "Find a Pharmacy." You can also use their mobile app.
2. If you were not able to purchase your at-home COVID-19 test(s) at the pharmacy counter of an in-network pharmacy, or were incorrectly charged for the tests, you can submit your receipt for reimbursement at ESI's COVID-19 resource center or log in to your Express Scripts account for directions to submit manual claims: [Manual reimbursement](#). Note that this process is relatively new so there may be some administrative challenges early on.
3. If you secure the tests out-of-network, you will be required to pay out-of-pocket and then submit for reimbursement. Out-of-network reimbursements are capped at \$12 per test and you will be responsible for any balance. You can submit for reimbursement from ESI's COVID-19 resource center or log in to your Express Scripts account for directions to submit manual claims: [Manual reimbursement](#). Be sure to keep your receipt to submit your claim.
4. For more information about COVID-19, or to submit a receipt for reimbursement, visit the Express Scripts resource center at [express-scripts.com/covid-19/resource-center](https://www.express-scripts.com/covid-19/resource-center)

1. Pharmacy purchase limits on at-home COVID-19 tests may apply.

At-home COVID-19 tests through this program are for personal use only.

Keep in mind that although you are able to receive tests with zero co-pay through Express Scripts pharmacies, there is a cost to MSU, including an administrative fee of \$2.50/per test. Therefore, we urge you not to purchase unnecessary tests as this could lead to a substantial cost to the University. Further, you should be aware that the tests have an expiration date and may not be effective after that date, so we encourage you not to stockpile tests. Additionally, keep in mind that this process is new and you may experience a slight wait at your local pharmacy while processing your test orders.

[Additional Treatment Options \(available for all members covered by MSUs health insurance plans\)](#)

- In late December 2021, the U.S. Food and Drug Administration (FDA) issued an emergency use authorization for Pfizer's Paxlovid™ and Merck's molnupiravir for the treatment of mild to moderate coronavirus disease (COVID-19) for certain patients who are high risk for progression to severe COVID-19, including hospitalization or death.

These treatments are available by prescription only, and the FDA recommends initiating them as soon as possible after diagnosis of COVID-19 and within five days of symptom onset. These prescriptions are covered by your pharmacy benefits through Express Scripts. If you receive a prescription from your health care provider, please call your pharmacy to ensure they have availability before you arrive.

If you have questions about COVID-19 as it related to your coverage by the Know Your RX Coalition/Express Scripts or Anthem, please contact the appropriate carrier:

➤ **Pharmacy - Know Your Rx Coalition Member Services:** 1-855-218-5979, www.kyrx.org

➤ **Medical – Anthem Member Services:** 1-800-397-8434, anthem.com

Office of Human Resources

606-783-2097

humanresources@moreheadstate.edu