



Benefits and Me

 Brown & Brown

How to Get Your Free At-home COVID-19 Tests

If you participate in a health plan—through your employer or otherwise—you are likely eligible for free over-the-counter COVID-19 tests for home use. Details vary by plan, but here are basics about this cost-saving opportunity:

- **Tests**—In many instances, insurance companies are required to reimburse you \$12 per individual test. An insurer is required to provide reimbursement for eight tests per month.
- **Purchases**—Check your health insurer’s retail program for specific locations to pick up a test that is paid directly by your insurance.
- **Reimbursement**—If you need to be reimbursed for a COVID-19 test (i.e., it was not free at the point of sale), keep your receipts and submit them for reimbursement from your insurance company.
- **Alternatives**—If you can’t afford to pay for a test upfront and wait for reimbursement, visit a low- or no-cost COVID-19 [community testing site](#). Also, COVID-19 tests administered by a health care provider (e.g., nurse, doctor or pharmacist) are available without cost sharing.

Talk to HR if you have any questions about your plan’s cost limits, preferred purchasing locations and other specifics.

Managing Uncertainty During the Pandemic

Uncertainty has become a familiar foe during the pandemic. As different variants of the coronavirus circulate and guidelines frequently change, you may be finding it difficult to cope with new developments. The timing and feasibility of post-pandemic life remain a mystery, but consider the following ways to healthily handle ambiguity and pandemic-fueled uncertainty:

- Focus on what you can control, such as wearing a mask and choosing environments or social situations you are comfortable with.
- Find a daily routine to help you feel in control.
- Take a timeout or some “me time” to reset and help minimize your anxiety or stress.
- Connect with your community, family and friends regularly.

Living in a state of prolonged uncertainty can be extremely stressful, so reach out to a doctor or mental health professional if you’re worried about your mental well-being.

HRA Overview

A health reimbursement arrangement (HRA) is an employer-funded account that reimburses employees for qualified out-of-pocket medical expenses. There are no annual contribution limits on HRAs. However, employers usually set the contribution limit below the annual deductible.

Your employer sets up the HRA and then determines the amount of money available in the HRA and the types of eligible expenses.

Consider the following benefits of having an HRA:

- Contributions made by your employer can be excluded from your gross income.
- Reimbursements may be tax-free if used to pay for qualified medical expenses.
- Unused amounts in the HRA can be carried forward for future reimbursements, depending on your employer’s plan.