



## West Chester Area School District Independence Blue Cross COVID-19 Testing Coverage

If you think you've been exposed to COVID-19 and develop a fever, cough, or have trouble breathing, call your doctor. Visit the Centers for Disease Control and Prevention (CDC) for more details on symptoms. Testing is covered through Independence Blue Cross (IBC) at no cost to you for diagnostic and antibody testing in accordance with all federal and state mandates during the public health emergency. Please note that there is criteria that needs to be met to ensure the test is covered.



### COVID-19 testing sites:

- Your PCP
- Urgent Care Centers\*
- Drive-Thru Sites
- Retail Clinics\*  
(i.e. Einstein FastCare, RediClinic, Minute Clinic)
- Retail Pharmacies\*  
(i.e. Rite Aid, CVS)\*



A doctor's order is not required at all testing locations, but a health care provider at the testing location will have to make the determination if a test is needed

\*Prior to visiting an urgent care, retail clinic or retail pharmacy, call or visit the location's website for confirmation that the COVID-19 Test is offered. The test is not available at all locations.

If you are scheduling a COVID 19 test directly with a facility that is not your PCP, please refer to the enclosed list to ensure coverage for the test. If you paid out of pocket for a Test and met the IBC criteria, you can submit for reimbursement by completing the enclosed Medical Claim Form.

**\*IMPORTANT\*** Most rapid COVID testing sites are NOT covered by IBC. In addition, IBC does not cover tests that are needed for return to work, return to school, for travel, or for visiting relatives. Rapid Antigen Tests are NOT covered unless the following criteria is met:

- Test is meant for Diagnostic Purposes
- Test is ordered by a health care provider
- Test is in accordance with CDC recommendations for testing symptomatic or exposed individuals

Please note that Rapid antigen tests performed at Vybe Urgent Care Centers are NOT covered.

Questions? Contact the district's Benefit Advocate Center  
Phone: 833-429-0949  
Email: [bac.westchesterareaschooldistrictadvocates@ajg.com](mailto:bac.westchesterareaschooldistrictadvocates@ajg.com)  
Monday – Friday 8AM – 6PM



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The above information outlines the coverage for testing through Independence Blue Cross (IBC) and is subject to change. For more information visit [www.ibx.com/covid-19](http://www.ibx.com/covid-19)