HUMAN RESOURCES

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GLP-1 Resource Guide for Employees

What's Changed?

As of July 1, 2025, GLP-1 medications (such as Ozempic, Wegovy, Mounjaro, etc.) are no longer covered under our health insurance plan when used solely for weight loss purposes. We understand this may be challenging, and we're committed to helping you explore options for continuing your care in a cost-effective way.

What Are GLP-1 Medications?

GLP-1 receptor agonists are a class of medications used primarily to treat Type 2 diabetes and, more recently, for weight management. Some commonly known GLP-1s include:

- Ozempic (semaglutide)
- Wegovy (semaglutide)
- Mounjaro (tirzepatide)
- Saxenda (liraglutide)
- Trulicity (dulaglutide)

Using HRA or FSA Dollars for GLP-1 Medications

While GLP-1s for diagnoses related to obesity are no longer covered under our insurance plan, you may still be able to use your Health Reimbursement Arrangement (HRA) or Flexible Spending Account (FSA) to cover eligible costs associated with these medications.

Tips for Using HRA/FSA Funds

- Get a Prescription: An official prescription is required to use HRA/FSA funds, even if you purchase from a non-insurance-covered source.
- Save Your Receipts: Keep detailed receipts, the bag tag that the prescription comes with, and documentation for reimbursement or substantiation.
- Talk to Your Provider: A doctor's letter of medical necessity may help with HRA/FSA claim approval.

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Alternative Paths to Accessing GLP-1 Medications

Here are some potential avenues to consider:

Discount Programs & Manufacturer Savings

- Novo Nordisk Savings Cards (Ozempic/Wegovy): https://www.novocare.com
- Lilly Savings Card (Mounjaro): https://www.mounjaro.com/savings-resources

Online Telehealth Providers

Many people have found affordable access through weight-loss clinics and telehealth providers. These typically operate on a subscription model and may include compounded versions of GLP-1 medications.

Note: Compounded GLP-1s are not FDA-approved but may be prescribed legally when branded options are in shortage. Discuss this option with your healthcare provider.

Popular Platforms:

- Ro: https://www.ro.co
- Sequence (now part of WeightWatchers): https://www.joinsequence.com
- Medi-Weightloss: https://www.mediweightloss.com
- Push Health: https://www.pushhealth.com

Non-GLP-1 Alternatives

Lifestyle & Coaching Programs

Nutritionists, dietitians, and weight management coaching can often be reimbursed with an FSA/HRA if prescribed.

Other Prescription Medications

Contrave, Qsymia, or Metformin (off-label use for weight) may be discussed with your physician as alternatives.

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Next Steps

1. Consult Your Doctor: Talk about alternatives and whether a GLP-1 is medically necessary for your condition.
2. Review HRA/FSA Rules: Contact OneBridgeBenefits/YourWay (1-888-865-1628) for details on what's reimbursable.
3. Explore the Listed Resources: Compare pricing, availability, and safety of various options.
4. Stay Informed: Check regularly for policy updates or changes in medication access or availability.

Disclaimer

The resources provided in this guide are intended solely for informational purposes. They are not recommendations, endorsements, or vetted by Stillwater Area Public Schools. It is the responsibility of each employee to independently research these options and consult with their healthcare provider to determine what is safe and appropriate for their individual medical needs.