



FAQ on COVID-19 from BF&M



Coronaviruses are a large family of viruses that can cause a number of respiratory illnesses ranging from minor colds to more complicated infections attacking the respiratory system, like pneumonia. Coronavirus 2019-nCoV first emerged in December 2019, in Wuhan, China. The disease associated with this virus is known as COVID-19.

TESTING COVERAGE

What is the criteria for BF&M to pay for a local COVID-19 test?

BF&M will pay for all **medically necessary** (symptomatic, close contact, under mandatory quarantine order, etc.) COVID-19 testing in relation to the guidance published by the Bermuda Health Council (bhec.bm).

Will BF&M pay for a COVID-19 test in preparation for travel off the island?

BF&M will reimburse COVID-19 testing for **medical travel only**, inclusive of those persons that must accompany the patient overseas. Departure COVID-19 testing for leisure/business travel **will not be covered**. Payment for these tests must be made directly to the private labs performing it, and/or the physician offices taking samples.

Will BF&M reimburse me for a COVID-19 test as a part of my Travel Authorisation (TA) requirements to return to the island?

Until December 31st, 2021, BF&M will reimburse up to \$300 BMD (per claimant, per return) for COVID-19 testing associated with the TA requirements for the Government of Bermuda. BF&M will not cover the cost of the TA itself.

Please note: From January 1, 2022, BF&M will cease to cover testing for TA's associated with non-medical travel.

Does BF&M cover COVID-19 Antibody tests?

No. Antibody testing is currently not a covered benefit.

Does BF&M cover Rapid Antigen tests?

No. Rapid Antigen testing is not covered. The gold standard is PCR COVID-19 testing which is covered at 100% locally for all medically necessary (symptomatic, close contact, under mandatory quarantine order, etc.) tests.

Which laboratories can facilitate COVID-19 tests and process samples?

As of October 6th, 2021:

- C&S West Medical Services
- King Edward VII Memorial Hospital (KEMH)
- Northshore Medical Laboratory
- HMC Burnaby Urgent Care & Medical Imaging
- Bermuda Molecular Diagnostics Laboratory (MDL)
- Helix Genetic and Scientific Solutions

What are the differences between the laboratories?

The difference is in how their services are reimbursed:

- Public labs – reimbursed through public Government funding**
 - KEMH
 - MDL
- Private labs – reimbursed through private health insurance policies**
 - Helix Genetic and Scientific Solutions
 - Northshore Medical Laboratory
 - HMC Burnaby Urgent Care & Medical Imaging
 - C&S West Medical Services



TESTING COVERAGE (CONTINUED)

What health insurance coverage do I need to have in order for my COVID-19 tests to be covered?

At public labs, residents of Bermuda don't need insurance coverage at all. The full cost of testing is subsidised by the Government of Bermuda.

At private labs, BF&M health insurance plans require that the insured have at least local major medical/home and office coverage. This is indicated on your insurance card with an M and/or H/O designation.

If I have a test at a private lab, how much is covered?

Per the pricing guidance published by the Bermuda Health Council, BF&M will pay 100% for your testing. Claims will be submitted by the lab to BF&M on your behalf and processed, therefore you can expect no co-pay at time of testing.

If I cannot travel to a private lab, is there coverage for the lab staff to come to my home or place of work?

Yes, BF&M will pay a concierge fee to the lab to come to your home or place of work to collect the sample. This fee is \$75.

If there are no appointments available at a local private lab, how can I get tested?

BF&M insureds can make appointments via the Government of Bermuda website for free testing, or they can go to an approved local physician practice and have COVID-19 sample taken. This sample collection will be covered at 100% (if medically necessary).

Currently, private physician offices can perform sample collection as per Bermuda Health Council guidance.

Can a physician's office charge me for an office visit if the only reason I made an appointment was for a COVID-19 sample?

No. Physician offices should not be charging an office visit if the sole reason for your appointment is a COVID-19 sample to be taken.

What happens once the physician office takes the sample?

The sample is sent to an approved lab to be processed. There should be no charge to you at the physician's office for the processing of the test.



TRAVEL AND MEDICAL COVERAGE

What if I am quarantined or experiencing symptoms—will my health insurance cover telemedicine care?

If you are quarantined or are experiencing symptoms of COVID-19 in Bermuda, your Major Medical plan offers coverage for telephone consultations relating to COVID-19. Coverage for the consultation will be reimbursed as per your active health insurance coverage.

Does my BF&M travel policy cover me if I decide not to travel due to COVID-19?

The cancellation section of our travel policy only covers illness or death of the insured, travel companions, or someone in their immediate family. It does not cover the decision to cancel your travel if you or your immediate family are not ill.

If I am overseas and get sick from COVID-19, does my travel policy cover this?

Yes, if you have trip cancellation insurance, then any extra expenses or lost ticket purchases will be covered up to the limits of the policy that you purchased if you fall ill during your trip.

In addition, as part of your travel insurance, you can also purchase medical expenses coverage up to a maximum limit of \$5,000. This medical coverage is not meant to replace major medical health insurance and it is recommended that you have robust health insurance coverage when you travel.

If I am overseas and become sick, what should I do?

If you (or someone you are traveling with) experience(s) symptoms of COVID-19, the Centers for Disease Control and Prevention (CDC) recommend staying at home/in your hotel, avoiding public areas and public transportation.

In order to seek medical care, contact the nearest hospital and the healthcare provider will advise you on next steps.

In the event that you are advised to seek medical care from a medical professional or hospital, contact the 24/7 Overseas Nurse Case Management Team at +1 877 236 2338 (toll free), +1 519 251 5185 (collect), or via email at careoverseas@bfm.bm for assistance.

What does BF&M Health insurance cover if I travel overseas and become sick from COVID-19?

BF&M Health insurance plans offer comprehensive Major Medical coverage for medical emergencies and illness when traveling overseas.

Information about your health plan can be found on the BF&M website at bfm.bm or via BF&M online member portal (MESA) at health.bfm.bm

Need help?

For questions related to testing or medical coverage,
please call +1 441 298 0358 or email customercare@bfm.bm.

For travel insurance related questions,
please call +1 441 295 5566 or email bfm@bfm.bm.