



# 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 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.

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

BF&M remains committed to covering **medically necessary** local PCR testing, as well as testing for medical travel overseas. Effective February 1, 2022, PCR testing related to return to work, quarantining or to receive a SafeKey is not covered.

### 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. This test will be paid out of pocket by the insured and submitted to BF&M for reimbursement. Departure COVID-19 testing for leisure/business travel will not be covered.

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

BF&M will cease to cover testing for TAs associated with all non-medical travel from January 1, 2022.

### 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.

### 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)

### 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 or lab for testing. There may be a charge for this testing at the provider office or lab.

### 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 for an office visit if the sole reason for your appointment is to have a COVID-19 sample taken.

## 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 does not cover the decision to cancel your travel. The cancellation reason must be related to a non-Pandemic Illness or death to you or an immediate family member.

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

The travel insurance policy currently excludes coverage related to a pandemic, as defined by the World Health Organization. Incidents arising from COVID-19 are therefore not covered by this policy.

### 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](mailto: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](http://bfm.bm) or via BF&M online member portal (MESA) at [health.bfm.bm](http://health.bfm.bm)

### Need help?

For questions related to testing or medical coverage, please call +1 441 298 0358 or email [customercare@bfm.bm](mailto:customercare@bfm.bm).

For travel insurance related questions, please call +1 441 295 5566 or email [bfm@bfm.bm](mailto:bfm@bfm.bm).