

Diabetic Supply Benefit

Diabetic supplies can be covered under either the EUTF HMSA medical plan or CVS prescription drug plan. Your benefit depends on the product prescribed, where the product is dispensed, and plan design (e.g., deductible, coinsurance, and prior authorization).

Product Prescribed

Diabetic supplies can consist of blood glucose monitors, lancets, test strips, continuous glucose monitors (CGMs), sensors, and disposable insulin pumps (DIPs).

Blood glucose monitors, lancets, and test strips. The CVS Diabetic Meter Program provides eligible members with a select no-cost blood glucose meter. To find out if you qualify for this benefit, call the CVS Caremark Member Services Diabetic Meter Team toll free at **1-800-588-4456** or request one at **caremark.com/managingdiabetes**. Blood glucose monitors are also covered under the HMSA medical plans but at a cost share. Lancets and test strips are covered under both the HMSA medical and CVS drug plans at the member cost shares shown on the next page.

CGMs, sensors, and DIPs. Effective July 1, 2026, coverage of CGMs and DIPs at the existing diabetic supply cost share was added under the CVS drug plans for EUTF and HSTA VB actives and non-Medicare retirees, in addition to coverage provided under the HMSA medical plans. Prior authorization is required and requirements are the same under the HMSA medical and CVS drug plans.

If you have Type 1 diabetes, prior authorization for CGMs and sensors is only required if requesting a non-preferred product, for off-label use, or early refills. For DIPs, coverage requires multiple testing and daily insulin injections or the use of a CGM.

If you have Type 2 diabetes, coverage for CGMs and sensors requires evidence that your blood sugar is not well-controlled or that low blood sugar is a problem, or the use of insulin. For DIPs, coverage requires evidence that your blood sugar is not well-controlled with large swings up and down.

Ask your doctor to submit a request for prior authorization.

Where the Product is Dispensed

Generally, diabetic supplies received from a durable medical equipment supplier are covered under the HMSA medical plan and diabetic supplies received from the pharmacy are covered under the CVS prescription drug plan. Where you receive your diabetic supplies is typically determined by your doctor, so it is important to provide them with both your medical and pharmacy cards and discuss with them which benefit is suitable for you.

Plan Design

Below is a comparison of the EUTF HMSA medical and CVS prescription drug plan in-network benefit. There is no coordination of benefits across the EUTF HMSA medical and CVS prescription drug plans.

	HMSA Medical Plan (Refer to the Durable Medical Equipment benefit in HMSA's Guide to Benefits.)		CVS Prescription Drug Plan (Refer to the Diabetic Supply benefit in the CVS Benefits at a Glance.)	
EUTF Actives	Member pays	MOOP ¹	Member pays	MOOP ²
HMSA 90/10	10%	\$2,000	Preferred ⁴ : \$0	\$4,350
HMSA 80/20	20%	\$2,500	Other: \$25/\$50/\$75 (30/60/90-day supply)	\$3,150 ³

	HMSA Medical Plan (Refer to the Durable Medical Equipment benefit in HMSA's Guide to Benefits.)		CVS Prescription Drug Plan (Refer to the Diabetic Supply benefit in the CVS Benefits at a Glance.)	
HMSA 75/25	25% (after \$300 deductible)	\$3,300 ³	Preferred ⁴ : \$0 Other: \$25/\$50/\$75 (30/60/90-day supply)	\$3,150
HMSA HMO	20%	\$1,500		\$4,350
HSTA VB Actives	Member pays	MOOP ¹	Member pays	MOOP ²
HMSA 90/10	10%	\$2,000	\$0	\$4,350
HMSA 80/20	20%	\$2,500		
EUTF Retirees	Member pays	MOOP ¹	Member pays	MOOP ²
NM Retirees	20% (after \$100 deductible)	\$2,500	Preferred ⁴ : \$0 Other: \$15/\$30/\$45 (30/60/90-day supply)	\$2,000
HSTA VB Retirees	Member pays	MOOP ¹	Member pays	MOOP ²
NM Retirees	10%	\$2,000	\$0	\$2,000

¹ The HMSA plan maximum out-of-pocket (MOOP) is accumulated on a calendar year basis, and the family MOOP is two times the single MOOP under the active plans and three times the single MOOP under the retiree plans.

² The CVS plan MOOP is accumulated on a calendar year basis and the family MOOP is two times the single MOOP under the active plans and per person under the retiree plans.

³ The HMSA 75/25 MOOP reduced to \$3,300 and the CVS 80/20 drug MOOP reduced to \$3,150 effective July 1, 2026.

⁴ Preferred products under the CVS drug plan include Dexcom and Freestyle Libre CGMs and Omnipod and V-Go DIPs. Preferred brands are subject to change.

Medicare Retirees

Medicare Part B covers blood glucose monitors, test strips, lancets, CGMs, and external insulin pumps, and coordinates with your HMSA medical plan. **Medicare Part D** (or your SilverScript prescription drug plan) covers DIPs. Prior authorization is required and requirements closely align with the non-Medicare plans (see page 1). Ask your doctor to submit a request for prior authorization.

Below is a comparison of the EUTF HMSA medical and SilverScript prescription drug plan in-network benefit. There is no coordination of benefits across the EUTF HMSA medical and SilverScript prescription drug plans.

	HMSA Medical Plan (Refer to the Durable Medical Equipment benefit in HMSA's Guide to Benefits.)		SilverScript Prescription Drug Plan (Refer to the Diabetic Supply benefit in the SilverScript Benefits at a Glance.)	
EUTF Retirees	Member pays	MOOP ¹	Member pays	MOOP ²
MC Retirees	20% (after \$100 deductible)	\$2,500	\$0	\$2,000
HSTA VB Retirees	Member pays	MOOP ¹	Member pays	MOOP ²
MC Retirees	10%	\$2,000	\$0	\$2,000

¹ The HMSA plan maximum out-of-pocket (MOOP) is accumulated on a calendar year basis, and the family MOOP is three times the single MOOP.

² The CVS plan MOOP is accumulated on a calendar year basis and is per person.

For More Information

To learn more about your diabetic supply benefit, contact the following:

HMSA: Call 808-948-6499 or toll free 1-808-776-4672. Or, visit hmsa.com/eutf.

CVS: Call 1-855-801-8263 or visit caremark.com/eutf.

SilverScript: Call 1-877-878-5715 or visit eutf.silverscript.com or hstavb.silverscript.com.

Medicare: Refer to your Medicare & You booklet, which can be found at medicare.gov/publications.