



OSSTF BENEFITS UPDATE

To: Eligible OSSTF Benefits Plans members

From: Donna Morrison, Executive Director

Date: Thursday, May 21, 2026

Re: **Dexcom® and FreeStyle Libre® sensors**

This communication outlines the eligibility, coverage and claim submission requirements for Dexcom and FreeStyle Libre sensors under your OSSTF ELHT Benefits Plan.

Dexcom sensors

Dexcom sensors are eligible for reimbursement under your drug benefit. They must be recommended by a physician and dispensed by a licensed pharmacist or physician.

These sensors are **only eligible for patients who require insulin or other diabetic medication**. The system will automatically review the patient's drug history to confirm a claim for insulin or other diabetic medication within the previous 24 months.

Coverage details:

- 100% coinsurance,
- No deductible,
- A reasonable and customary limit of **39 sensors within a 12-month period**, and
- Up to **six dispensing fees per prescription per 12 months** (applies to maintenance supplies and medications). You may ask your pharmacist to dispense a three-month supply at each refill.

Please note that costs exceeding reasonable and customary limits are not eligible under the plan. Drug costs may vary, and pharmacies may apply different markups or dispensing fees.

FreeStyle Libre sensors

FreeStyle Libre sensors are eligible for reimbursement under your drug benefit. They must be recommended by a physician and dispensed by a licensed pharmacist or physician.

These sensors are **only eligible for patients who require continuous glucose monitoring**.

Coverage details:

- 100% coinsurance,
- No deductible,

- A reasonable and customary limit of **28 sensors within a 12-month period**, and
- Up to **six dispensing fees per prescription per 12 months** (applies to maintenance supplies and medications). You may ask your pharmacist to dispense a three-month supply at each refill.

Please note that costs exceeding reasonable and customary limits are not eligible under the plan. Drug costs may vary, and pharmacies may apply different markups or dispensing fees.

How to request reimbursement

Many pharmacies can submit claims to insurance providers electronically. If your pharmacy is unable to submit claims directly, you can submit them yourself – either online through **My Member Account** at member.otip.com or by **mail** using a completed Extended Health Benefits Claim form.

Claim requirements:

1. A pharmacy receipt clearly showing:
 - The name of the item(s) purchased,
 - The drug identification number (DIN),
 - The quantity and/or package size,
 - The date of purchase,
 - The amount paid, and
 - The pharmacy or retailer name.
2. A completed claim form (required only if submitting by mail).
3. Copies of primary payment if co-ordination of benefits (COB) applies.

NOTE: Cash register receipts are not accepted for diabetic supply claims.

Claims will be processed in accordance with your plan coverage.

Frequently asked questions (FAQs)

Do I need to submit an estimate for FreeStyle Libre or Dexcom sensors?

Yes. Submitting an estimate confirms your coverage for sensors and allows you to provide supporting documentation, if required.

Do I need a diabetes diagnosis to be eligible for FreeStyle Libre sensors?

No. The OSSTF ELHT Benefits Plan does not require a diabetes diagnosis.

What do I do if my sensor stops working before the two weeks are over? Will my plan cover the cost of a replacement sensor?

If your sensor malfunctions or falls off before the two-week period ends, contact the manufacturer (i.e. Dexcom or Abbott FreeStyle). The manufacturer will work with you to determine the cause and confirm whether you qualify for a replacement sensor.

Have questions? OTIP is your plan administrator. Log in to My Member Account at member.otip.com to contact us online or call 1-866-783-6847.