Updates on Free and Low-Cost COVID Test Kits

This article is provided by the Seafarers Health and Benefits Plan.

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All participants in the Seafarers Health and Benefits Plan (SHBP), except Medicare-eligible pensioners, have access to free or low-cost at-home COVID-19 test kits. If you are currently eligible for benefits from the SHBP, you and each eligible member of your family are eligible for up to eight COVID-19 tests per month. Please note, these limits do not apply to PCR tests conducted by a laboratory.

This benefit is not available to SHBP pensioners who receive their prescription benefits from Retiree Rxcare.

Tests at No Cost to You

If you get home COVID tests at an in-network pharmacy, they will be covered under your prescription benefit, and there is no cost to you. Currently, Rite Aid and Walmart are the only innetwork pharmacies that provide this at-home COVID test kit benefit. We expect that additional pharmacies will be added to this list in the near future. Although the SHBP generally does not pay for prescriptions purchased at Walmart, we are making an exception for at-home COVID test kits only, until additional pharmacies in the Optum network offer this benefit.

You must get the test kits at the pharmacy, using your OptumRx card. The deductible does not apply to this benefit. You can also order the tests by mail order at www.optumrx.com with no copayment or deductible.

Other Sources of Free Tests

Each household in the U.S. is eligible to receive four free at-home COVID tests from the U.S. government. You can order these tests through the following website: www.covidtests.gov. The tests will be mailed to your home via USPS. In addition, free test kits are being distributed at many libraries, health and community centers throughout the country. You may wish to check your local news for other sources of free test kits in your area.

Reimbursement for Tests at \$12 Per Test

You can also purchase at-home COVID tests anywhere you wish (in a store, or from an online retailer) and the SHBP will reimburse you \$12 per individual test. There is usually more than one test per box. The deductible does not apply to this benefit. You can either request this reimbursement from OptumRx electronically at the following link (https://covidtest.optumrx.com/covid-test-reimbursement); or you can apply for reimbursement by mailing a form to OptumRx. The form is available HERE.

The form is called OptumRx COVID-19 Test Kit Reimbursement Request From. You may also request this form from OptumRx directly, or from the SHBP's Member Assistance Program at (800) 252-4674, Option 2, or from your local hiring hall. You'll need a receipt for your purchase to apply for reimbursement, and proof of the number of tests in the box.

Check Expiration Dates

We suggest that you check the expiration date when you purchase at-home COVID tests. Many of these tests are only good for a short period of time. For this reason, it is best to only purchase tests that you plan to use within the next month or so.

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