

Over-the-Counter COVID-19 Tests: Where to Find Them and Are They Covered?

Testing for COVID-19 can help slow its spread. To improve access to testing, the Federal Government has created several options for you to obtain FDA Approved test kits over the counter (OTC) for free. This can help you have them on hand when you need them.

You can order free OTC COVID-19 tests through the Federal Government by visiting covidtests.gov or special.usps.com/testkits. Tests ordered through these sites will be mailed to your home free of charge.

The Federal Government also now requires employer-sponsored (or individual) health insurance to cover FDA-approved OTC COVID-19 tests as of January 15, 2022. Learn more about how to obtain a qualifying OTC COVID-19 test kit using your BeneCard PBF prescription benefit below:

- Only FDA-approved test kits are covered. You can find a list of approved OTC tests [here](#).
- You do not need a prescription for OTC COVID-19 test kits.
- Visit a BeneCard PBF participating network pharmacy that has approved test kits in stock. You can locate a pharmacy using the pharmacy finder at benecardpbf.com. You may need to contact them to see if they have tests in stock. Take your test kit(s) to the pharmacy counter and present your BeneCard PBF member ID card. The cost will be processed through the prescription benefit and 100% of the cost paid by your plan sponsor, making the test(s) free to you.
- Your prescription benefit covers up to eight qualifying tests per month, per family member.
- If you pay for a qualifying test kit out of pocket at a participating network pharmacy, you can submit for direct member reimbursement (DMR) through BeneCard PBF. You can obtain a copy of the DMR form at benecardpbf.com. Reimbursement will be for the full price paid.
- If you pay out of pocket for a qualifying test kit at a non-participating pharmacy, you can submit for DMR to BeneCard PBF. Reimbursement will be up to \$12 per test.
- Like all pharmacies, Benecard Central Fill, the mail order pharmacy, is dispensing test kits depending on availability. Contact Benecard Central Fill to check availability. You can even request a test be included in your prescription order if available.

Here are some frequently asked questions to help guide you.

What does the OTC test kit reimbursement mandate cover?

FDA-approved OTC tests (*a list of approved tests can be found [here](#)*) qualify for reimbursement. Per federal guidelines, BeneCard PBF members can seek reimbursement for up to eight qualifying tests per month per member. That means a family of four can be reimbursed for up to 32 tests per month.

Note: Tests may be packaged individually or with multiple tests in one package. For example, two tests may be packaged in one box. Plans are required to cover eight tests per covered individual per month, regardless of how they are packaged and distributed.

Where can I get an OTC test?

You can find tests, when they are in stock, at BeneCard PBF participating network pharmacies nationwide. To find a network pharmacy near you, you can use the pharmacy finder tool on the BeneCard PBF mobile app or in the member portal at benecardpbf.com.

At the store, be sure to go to the pharmacy counter, not the store checkout aisle or cashier. Ask the pharmacy to submit the purchase through BeneCard PBF using the information on your prescription ID card. Eligible tests will be processed with no member out of pocket cost.

When should I consider a test from a doctor or testing site?

If you're sick or have had close contact exposure and need to be tested immediately, it's recommended that you contact your doctor or local testing site. A PCR test run by a lab is the gold standard for these types of cases.

If your symptoms continue after a negative at home test, consider a PCR test to ensure you do not have a false negative result.

Do OTC test kits expire?

Yes. Test kits do expire so be sure you do not stockpile tests. However, you may wish to have a few on hand in the event someone in your family gets sick or has close contact exposure to COVID-19.

How do I get reimbursed for tests I purchased out of pocket?

You will need to submit the following documentation to receive reimbursement for your over-the-counter test purchase:

- Complete a BeneCard PBF Direct Member Reimbursement Form. Forms are available through the member portal at benecardpbf.com.
- Include an itemized receipt for your OTC tests with purchase date on or after January 15, 2022.
- Copy of UPC (Universal Product Code) label from your purchased OTC tests.
- If you use a participating BeneCard PBF network pharmacy, you may be reimbursed up to the total amount you paid out of pocket for the tests.
- If you use a non-participating network pharmacy, you may be reimbursed up to \$12 per test, regardless of what you paid.

Documentation for reimbursement can be mailed to BeneCard PBF at the address on the DMR form or via email to: C19_DMR@benecardpbf.com.

How do I complete the Direct Member Reimbursement (DMR)?

Complete the following information on the DMR form, along with the supporting documentation:

- Member card ID
- RxGRP
- Plan sponsor name or organization
- Cardholder name
- Phone number
- Member name and relationship for who the tests are purchased
- Date filled
- Medicine: Name of OTC Test purchased
- Total cost: amount paid out of pocket
- Be sure to sign the form