

CORONAVIRUS CARRIER ENHANCEMENTS

CLIENT LOGO

{Employer Name} is closely monitoring the situation with the respiratory illness caused by the COVID-19 virus (Coronavirus). We are committed to making sure that our employees and their families covered by our health plan can receive the appropriate testing and treatment for the virus if needed. At this time, there is no specific antiviral treatment or vaccine for COVID-19. Members should receive care from their doctor to help relieve symptoms as they would other viral respiratory infections. Our plan continues to cover medically necessary health care costs to treat infectious diseases, including the COVID-19, based on the terms of our health plan provisions. Below are the enhancements to our health plan, and what the carriers want you to know.

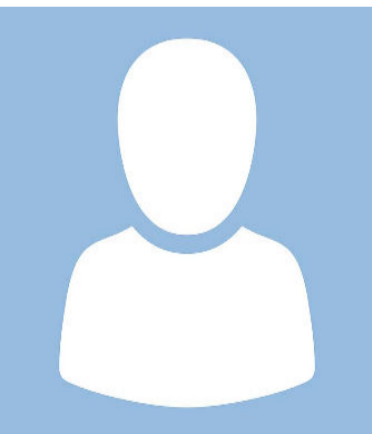
THIRD PARTY ADMINISTRATOR (TPA)

Testing: {Employer Name} has waived all member cost sharing and any required prior authorizations for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines. At this time, if you go to the provider's office for testing, that office visit copay share may apply. The provider's office will have to send the test to CDC, and that portion will be covered at 100%.

TELEMEDICINE VENDOR

{Employer Name} has waived all member copays for this service during the next 90 days. Virtual visits can be used as a front line screening for those that are concerned if they have a cold/flu like symptoms and can be referred if further in-person screening as needed.

INNOVATIVE BENEFIT GUARDIAN



If you have any health plan related questions, your dedicated Innovative Benefit Guardian is here to help navigate COVID-19 concerns.

{Benefit Guardian Name}

{Phone Number}

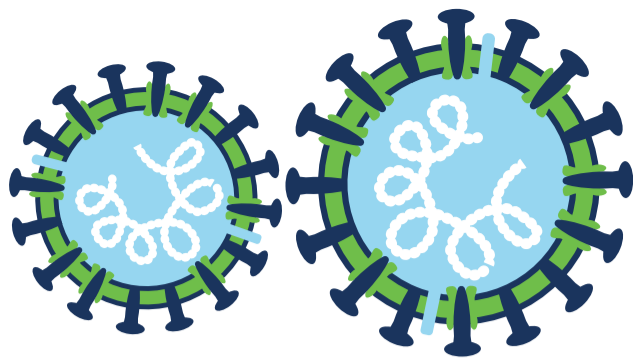
{Email}



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CORONAVIRUS PREVENTION

As Coronavirus (COVID-19) cases continue to grow, your risk of contracting the virus remains low, however it is important to practice good hygiene and know the risks. It is spread the same way as the common cold and flu. Symptoms may appear in as few as 2 days or as long as 14, after exposure. To protect yourself, here are some tips to consider.

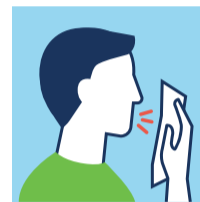
TIPS TO CONSIDER



Wash your hands for at least 20 seconds, including the backs of your hands and under your nails. If soap and water are not available, use a hand sanitizer with at least 60% alcohol.



Avoid touching your eyes, nose, and mouth with unwashed hands.



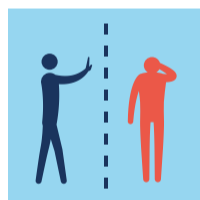
Cover your mouth when you cough, or sneeze into a tissue and throw it away.



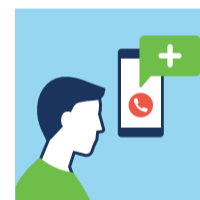
Don't shake hands, or touch others even if they seem healthy.



Drink plenty of water, focus on your nutrition, and have healthy food on hand.



Avoid close contact with people who are sick.



Stay home and contact your doctor if you think you've been infected or develop symptoms.

SIGNS/SYMPTOMS

Common Symptoms:



Fever



Cough



Runny
nose



Sore
throat



Trouble
breathing



Pneumonia



Acute
respiratory
syndrome



Kidney
failure