

National Health and Welfare Plan Update

Below is information regarding COVID-19 related updates to the National Health and Welfare Plan:

"Waiver of Cost-Sharing for Testing and Diagnostic Services for COVID-19"

Effective from April 1, 2020 until December 31, 2020 (unless extended as required by law), pursuant to the Families First Coronavirus Response Act, the following changes will be made to Plan coverage:

- Testing for COVID-19 and products related to such testing shall be 100% covered without application of the fixed-dollar copayments, deductible or coinsurance; and
- No fixed-dollar co-payments for office visits (including primary care, urgent care, emergency room, and telehealth) will be charged to members when the visit relates to COVID-19 diagnosis or assessment, and any items or services provided during such visit for COVID-19 diagnosis or assessment will be 100% covered without application of the deductible or coinsurance.

Please note that the waiver of cost-sharing described above is required by applicable law and is subject to modification if such applicable law expires or is amended.

Additionally, until April 30, 2020 (unless extended by Optum), you are permitted to receive mental health and substance abuse care from your provider through digital or telephonic means. In other words, instead of physical office visits, mental health and substance abuse care provider services may be received via online video or chat (including video capabilities on your phone) or via a telephone call. Fixed-dollar copayments are not waived for these digital or telephone visits, so the applicable copayment is required just as if it were a physical office visit."