



UFLAC Benefits Health Plans

Important Benefit Contact Information for Coronavirus (COVID-19)

With growing concerns regarding the Coronavirus (COVID-19) we wanted to be sure our members and retirees have a peace of mind with access to available resources, just in case you or your loved ones start feeling sick. If you are enrolled in a UFLAC Anthem Blue Cross medical plan, you can always contact your Anthem Blue Cross provider, but please know that you and your enrolled dependents also have access to the following resources:

COVID-19 Testing and Antibody Testing is Covered

As you may know, our medical benefit partner, Anthem Blue Cross, wants to relieve the stress and the burden of additional costs for members by providing coverage for COVID-19 screening tests at no out-of-pocket cost. Anthem is waiving any copays, coinsurance, deductibles, and for the focused test used to diagnose COVID-19.

For any members/retirees enrolled in a UFLAC Anthem Blue Cross medical plan, please be aware that you also have access to fully-covered COVID-19 antibody (serology) tests. Anthem will cover and waive cost share for serology tests when they are used for health diagnostic purposes and meet the criteria of the CARES Act and direction from the Centers for Medicare and Medicaid Services.

Testing for COVID-19 must be medically necessary and received from an FDA/CDC-approved facility.

COVID-19 Treatment is Covered

Effective **February 1, 2021** medically necessary COVID-19 treatment received from in-network providers continues to be covered by Anthem Blue Cross, but may be subject to applicable member cost share (including deductibles or copays for HSA members).

Treatment for COVID-19 must be medically necessary and received from an FDA/CDC-approved facility.

NEW – At-Home OTC COVID-19 Testing Is Covered

Effective **January 15, 2022**, a federal mandate began that requires insurance companies to cover the costs of FDA-approved over-the-counter (OTC), rapid COVID-19 tests, without a doctor's order. Anthem Blue Cross will cover up to 8 OTC COVID-19 tests per plan participant per month at no member cost share (including no deductibles or copays for HSA members). Please note, if you order a kit and it includes 2 tests, both tests will count towards the monthly 8 test maximum. Please also note that this federal mandate does not apply to the UFLAC Medicare Advantage plans.

Additionally, both Anthem Blue Cross and the Federal Government have made these tests available through multiple sources. If you or an enrolled dependent need a test, please navigate to the following resources:

- Visit www.COVIDtests.gov for information on free tests that may be available through government services.
- Anthem Blue Cross has a limited number of at-home OTC COVID-19 test kits available for members to order online at www.anthem.com/ca and the Sydney Health App.
- At-home OTC COVID-19 tests can be purchased over the counter online, at a local pharmacy, or from a big-box store.
 - Members and dependents can purchase OTC tests and follow the usual procedures to submit a claim for reimbursement at www.anthem.com/ca. For more information, please refer to "Filing a COVID-19 Testing/Treatment Claim" included in the COVID-19 Benefits Resources Flyer.

Please note, due to demand issues the availability and arrival time of tests and resources available may be subject to change.

Filing a COVID-19 Testing/Treatment Claim

If you received COVID-19 on-site testing, at home testing or treatment (if medically necessary) from an FDA/CDC-approved facility, those services should have been covered at no cost to you. In the event that you received a bill from the facility, you can submit a claim form for reimbursement to Anthem Blue Cross by accessing their claim form in the following link: <https://www.anthem.com/docs/24066CAMENABC-public.pdf>

Please note, that your treatment must have been medically necessary as authorized by your doctor and received at an FDA/CDC-approved facility. COVID-19 testing (without authorization/referral) is covered at no member cost share regardless of your date of service, however, COVID-19 treatment and services are only fully-covered (at no member cost share) for dates of service between **April 1, 2020** through **January 31, 2021**.

Locate a COVID-19 Testing Facility

Members and dependents can instantly locate a nearby COVID-19 testing facility with Anthem's locator tool, on www.anthem.com/ca/coronavirus/ or by contacting Anthem Customer Service directly at the number on the back of their ID card at **(800) 227-3771**.

Anthem has also partnered with Castlight Health to help members find a COVID-19 testing location. To quickly locate nearby testing centers, please enter an address, ZIP Code, or City in the following link: <https://www.anthem.com/microsites/covid19-assessment/covid-finder.html>

24/7 NurseLine

Registered nurses can answer your COVID-19 health-related questions wherever you are — any time, day or night. All you need to do is call the number included on the back of your Anthem Blue Cross ID card at **(800) 977-0027**.

IngenioRx Early Prescription Refill Limits

Anthem is relaxing early prescription refill limits, where permitted, for members/retirees and dependents who wish to refill a 30-day supply of most maintenance medications early. Additionally, please talk to your doctor about whether changing from a 30-day supply to a 90-day supply of their prescriptions is appropriate. Those filling 90-day prescriptions can get most of their medications through our home delivery pharmacy. Please call the Pharmacy Member Services number included on the back of your Anthem Blue Cross ID card at **(833) 261-2466**.

LiveHealth Online

Enrolled members/retirees and dependents can sign up for LiveHealth Online which provides you access to a board-certified doctor from the comfort of home, minimizing the risk of exposure to yourself and others. Doctors are available 24/7 via smartphone, tablet, or computer webcam. The doctor you see via LiveHealth Online can evaluate your symptoms, determine whether you're at risk for COVID-19, and let you know whether you need to visit a local health care provider in person for COVID-19 testing.

You also have access to virtual visits with licensed psychologists and therapists via LiveHealth Online Psychology and Psychiatry. Visits to LiveHealth Online psychologists and therapists are easy, confidential, and in most cases, you can see a provider within four days or less.

Visits to LiveHealth Online providers are covered at the same cost as an in-network office visit.

Please note that you will be required to enter a credit card upon registration due to system requirements and to process any prescriptions.

You can register for LiveHealth Online on your computer or mobile device via the LiveHealth Online app or on the web at www.livehealthonline.com.

HSA Qualified Medical Expenses under the CARES Act

Effective immediately, members and retirees enrolled in the UFLAC Anthem Blue Cross HSA-Eligible PPO plan may now use their HSA funds towards OTC medications and menstrual products without penalties. This change also applies retroactively to January 1, 2020, so be sure to submit any receipts for OTC medications and menstrual products received after that date to Anthem/ActWise.

Anthem/ActWise is currently updating their system and vendors to process OTC medications and menstrual products as Qualifying Medical Expenses (QME). This means that your HSA debit card may not work at all locations or retailers, so be sure to hold on to your future receipts for these services as well. Should you have any questions or need assistance, please contact Anthem/ActWise at the phone number on the back of your HSA debit card **(844) 860-3535** or visit www.anthem.com/ca.

UFLAC Benefits Gym Memberships – Remote Services Available

Given the current climate with COVID-19, UFLAC understands that most gyms and fitness facilities may be closed at this time. However, members/retirees and dependents over age 18 enrolled in a UFLAC Anthem Blue Cross plan can also access their gym membership program on a remote basis. To get started, please navigate to the following links to see if an in-network Prime Fitness location is offering remote services:

Top 25 UFLAC Gym Membership Locations with Remote Services –

<https://www.promotehealthyhabits.com/sharecare/Prime/UFLAC-gyms.pdf>

Prime Fitness National Gym Membership Locations with Remote Services –

<https://www.promotehealthyhabits.com/sharecare/Prime/National-gyms.pdf>

Please note, the locations included in the links above may be subject to change. SilverSneakers locations and remote services may be different for retirees enrolled in a UFLAC Anthem Blue Cross Medicare Advantage plan. Some locations may require you to have already been physically registered prior to accessing remote services.

For retirees enrolled in a UFLAC Anthem Blue Cross Medicare Advantage plan, you may also participate in Facebook Live classes on the SilverSneakers Facebook page at <https://www.facebook.com/silversneakers/>.

If you do not see your gym in the lists above or have any questions, please contact Sharecare at **(877) 528-3522** or visit uflac.sharecare.com. SilverSneakers retirees may contact **(866) 584-7389** or visit <https://tools.silversneakers.com/> for more information.