

USHH Taking Additional Steps to Protect Members and Clients During COVID-19 Outbreak

US Health Holdings (USHH) including Automated Benefit Services (ABS) and US Health and Life (USHL) is closely monitoring the coronavirus (COVID-19) outbreak and is coordinating internally and with our parent corporation and affiliates as needed. Our approach is focused on avoidance measures, communication and continuation of services to our clients.

Our organization is taking steps to continue to ensure the wellness and safety of our associates while making sure that we continue to support our client's needs. We understand that you care about your associates as much as we care about ours, and we are focused on doing everything we can to support your business during this time.

We are also reviewing our Business Continuity plans to address the potential impact of this pandemic situation going forward. The impact and timing of a pandemic is always difficult to ascertain, but we take a serious view of the potential impact, and therefore take a cautious, yet graduated response beginning with avoidance measure and graduating to mitigation if needed. At the present time, we have not observed any impact of coronavirus on our business or systems.

What we are doing:

- Continuing to prioritize the well-being of our associates through education, an increase of additional cleaning protocols and limiting employee interactions, such as in-person meetings, and instead use electronic/technology means to support communications.
- Additional technology investments to accommodate the potential need for large numbers of employees to work remotely without any impact on current business functions and performance.
- On March 3, 2020, for a period of 60 days (subject to extension) we instituted a strict domestic and international travel ban as well as established policies and procedures around self-isolation for any persons who had travel prior to the ban. We have shifted to using technology to meet when the situation is conducive to doing so.
- Continued preparation for various possible COVID-19 scenarios that may impact our business and our communities.



We will continue to focus on providing our clients with the best service in processing claims and managing current programs. At this time we do not anticipate any impact on customer service wait times, but we ask you to be patient with us while we work through these changing times.

As you know, the situation is changing rapidly. We will continue to provide updates as we move forward. USHL is committed to the health and wellness of our associates, clients and business partners. If you have any questions, please reach out to your contacts within USHL. Please direct members with questions to contact the customer service number on the back of their ID card. Employers and agents should contact USHL Sales Support and ABS Client Services.

We thank you for your business and appreciate your understanding during this time. We remain committed to serving our communities during the outbreak.



ABS Coverage Relating to the Diagnosis and Treatment of COVID-19

Effective March 15, 2020, for a period of 90 days through June 12, 2020 (subject to review), Automated Benefit Services (ABS) recommends waiving all deductibles, copays, member cost-sharing and prior authorization requirements for COVID-19 diagnostic testing related to the worldwide outbreak of the novel coronavirus disease.

ABS recommends that your plan be updated to include the following coverage:

- Visits related to COVID-19 provided at a physician office, clinic, urgent care or Emergency Department will be covered at 100%, without member cost-sharing.
- Laboratory charges directly related to COVID-19 testing be covered at 100% with no member cost-sharing, regardless of whether the testing occurs at a physician's office, clinic, urgent care or emergency department.
- Charges associated with treatment, hospitalization or other care will continue to be covered according to the plan documents. Members with questions about their coverage and benefits should refer to plan documents for details and contact customer service with any questions.
- No prior authorization requirements for members to receive COVID-19 testing. Meaning, if a member requires treatment for COVID-19 then the standard prior authorization requirements will apply, including prior authorization related to hospitalization.
- In an effort to help our members avoid exposure to germs, ABS is also recommending 90-day refills on any necessary medications. *You may wish to discuss communication options to members with your PBM.*

If a member needs care due COVID-19, they should visit their Primary Care Provider (PCP), a clinic or urgent care facility. Members should be encouraged to contact their PCP for care direction and guidance so as not to place an unnecessary burden on emergency department resources.

ABS has the ability to quickly implement a telemedicine program for our self-funded clients who do not currently offer this service to their employees. Telemedicine is an important option to consider, as it keeps members out of urgent care and emergency rooms, which may already be over capacity. It also helps members to determine whether they should seek additional care based on the symptoms they are experiencing. If this is something you wish to explore, please work with your Account Management team for more information.



Employer Authorization to Implement Recommended COVID-19 Temporary Plan Changes

_____ wishes to implement all recommended temporary plan changes at \$0 cost-share to plan participants, across all network tiers.

_____ wishes to include emergency department visits that result in an order for or an administration of a COVID-19 test to be at a \$0 cost-share to plan participants, across all network tiers.

_____ wishes to implement all temporary plan changes at the applicable plan copays, deductible amount, or coinsurance, based on network participation.

_____ would like to implement telemedicine services through Teladoc, the ABS telemedicine vendor partner, at a cost of \$1.25 PEPM. These services will be offered to members at the following cost-sharing level:

_____ \$0 cost-share per telemedicine visit (plan pays the \$49 fee)

_____ Applicable plan copay per visit (varies by PPO plan)

_____ \$49.00 per visit for HDHP plans

_____ Other (please indicate): _____

Please Note: We are able to implement a temporary \$0 copay on telemedicine visits, coincident with the recommended plan changes for the testing and treatment of COVID-19.

For more information, please contact your ABS Account Management team.

Plan Sponsor Signature

Date

Plan change recommendations are based upon the Internal Revenue Service (IRS) allowing employers to cover all diagnostic and treatment costs associated with COVID-19 without meeting an HDHP deductible and without denying plan members' and employees' contributions to Health Savings Accounts (HSA). This information was published by the IRS as Notice 2020-15, at: <https://www.irs.gov/pub/irs-drop/n-20-15.pdf>