



## CORONAVIRUS COVID-19 UPDATE

### How your TLC health plans can help you handle COVID-19

There are important changes to your benefits in response to COVID-19, including expanded access to care, elimination of certain out-of-pocket expenses, and enhanced guidance and support options for members. Please read below for details in effect at this time.

#### *What do my TLC benefits cover?*

1. **COVID-19 testing and related care.**

Out-of-pocket costs, including copays, coinsurance and deductibles, are *waived for COVID-19 testing, as well as the associated office visit*, if applicable, whether the testing takes place at a doctor's office, urgent care center or emergency department.<sup>1</sup> Testing must be ordered by your health care provider based on medical necessity (e.g., exhibiting symptoms or having contact with someone diagnosed with COVID-19).

If you're diagnosed as having COVID-19, out-of-pocket costs for the *treatment of COVID-19 from doctors, hospitals, and other health-care professionals are not waived.*

2. **Telehealth services.**

Telemedicine is a safe and effective way to receive medical guidance related to COVID-19 from your home using a smartphone, tablet or computer with a web cam. This includes LiveHealth Online, Anthem's telemedicine service, and other providers delivering virtual care through video and audio services. The following telehealth coverages are **currently in place through September 13, 2020**, subject to change:

- **TLC Key Advantage:** Out-of-pocket costs for any virtual visit, including LiveHealth Online and any other in-network providers delivering virtual care, are waived for Key Advantage plan members.<sup>2</sup> This includes both medical and behavioral health visits.
- **TLC HDHP:** The \$0 out-of-pocket cost for TLC HDHP members will apply only to *COVID-19-related virtual visits*.
- Out-of-pocket costs for virtual/telephonic visits for **chiropractic services and physical, occupational, and speech therapy** will not be waived.

While COVID-19 cannot be confirmed through virtual or remote care, care teams can screen patients, assign risk, answer questions and recommend the next steps you should take.

3. **Medication refills.**

Early prescription refill limits are being relaxed if you wish to refill a 30-day supply of most maintenance medications. This includes specialty drugs, but restrictions will still be in place for controlled substances such as opioids.

#### Other Important Resources

Visit [anthem.com/coronavirus](https://www.anthem.com/coronavirus) or the CDC website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) to read the latest updates about COVID-19.

In addition, speak to your doctor about changing from a 30-day to a 90-day supply of prescriptions you take regularly. 90-day prescriptions can be filled through Anthem Pharmacy's home delivery service or select retail pharmacies.

#### 4. **Vision benefits.**

Several interim vision benefits are in place for TLC members:

- If you are unable to reach your vision office or need additional assistance, you should call the customer service number on the back of your ID card for assistance. If you need additional eyewear, and the providers' offices are closed, online alternatives are available. The **Blue View Vision network** includes *1800Contacts.com*, *Glasses.com*, *Ray-Ban.com*, *LensCrafters.com*, *TargetOptical.com* and *Contactsdirect.com* as in-network providers. Your member benefits are applied on these sites during checkout and glasses/contacts are mailed directly to your home. To locate these or other providers, refer to the provider locator on [anthem.com](http://anthem.com).
- **Online contact lens prescription renewal.** *1800Contacts.com* is offering a **free express online vision test** in order to renew your contacts prescription from home. ExpressExam, an online vision acuity test, works with your phone or computer and your current contact lens parameters. An eye doctor licensed in your state will review your exam results and issue you a renewed prescription so you can purchase contacts without interruption. To access the test, visit [1800Contacts.com](http://1800Contacts.com) and click "learn more about ExpressExam."
- **Emergency eyewear replacement at no cost.** If you have lost, broken or damaged your eyewear, contact customer services to discuss benefit options. If you are unable to leave your home or locate an open provider and you do not have a valid prescription, you may be eligible to receive an emergency pair of replacement *Adlens Adjustable Glasses* at no cost, subject to availability. These temporary, emergency glasses can be adjusted to switch focus for reading, computer and distance. Contact customer service for details.

#### ***Will I need prior authorization to have a COVID-19 diagnostic test?***

Anthem will not require prior authorization for diagnostic services related to COVID-19 testing. You should call your health care provider if you develop a fever, have a cough, or have difficulty breathing, or if you have been in close contact with a person known to have COVID-19 or if you live in or have traveled to an area where the virus has spread, for care and testing guidance.

#### ***Can I use 24/7 NurseLine if I suspect symptoms of COVID-19?***

Yes. 24/7 NurseLine has trained nurses to ask additional probing questions to members with respiratory symptoms and coached nurses to use updated COVID-19 information and the CDC guidelines. Contact the number on the back of your member ID card.

#### **Extra COVID-19 support for you**

We have additional resources that connect you to a doctor who can evaluate symptoms, help you understand whether you're at risk for COVID-19, find COVID-19 services in your community, and let you know whether you need to visit a local health care provider in person.



- **Sydney Care mobile app.** The *free* Sydney Care mobile app features a [Coronavirus Assessment](#) tool to help you quickly understand your potential risk for COVID-19.<sup>3</sup> You can also use the app to set up a

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telehealth visit through text or video. Sydney Care with the Coronavirus Assessment functionality is available to download now on Android or iOS and accompanies your Sydney Health app.



- **Symptom Assessment.** You can also find out what your symptoms may mean by [answering five quick questions](#) on the COVID-19 Symptom Assessment on [anthem.com](#). This tool uses guidelines issued by the Centers for Disease Control and Prevention (CDC).



- **Locate a COVID-19 testing facility.** You can quickly locate a COVID-19 testing facility near you with our locator tools on [anthem.com](#) or by [downloading the Sydney Care mobile app](#).



- **Emergency services in your community.** Anthem has partnered with **Aunt Bertha**, a leading social care network. Find free and reduced-cost programs for help with food, transportation, health, housing, job training and more. Visit [anthem.com/coronavirus/](#) or use the Sydney Care mobile app and enter your zip code.



- **Mental Health Resource Hub.** Taking care of your mental health is more important than ever. This free online digital resource site, powered by [Psych Hub](#) and supported by Anthem, can help you navigate social isolation, job loss and other COVID-19 challenges.

For additional coverage information, contact the Customer Service number listed on your member ID card.

Find out more about COVID-19 and how you can look after yourself and those you care about at [anthem.com/coronavirus](#) or the CDC website at [cdc.gov/coronavirus](#).

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1 For outpatient services. The IRS has confirmed that employers can waive out-of-pocket costs for COVID-19 testing and visits for members enrolled in HSA/HDP plans.

2 For virtual visits performed by out-of-network providers, your health plan will pay up to the allowable charge. However, you may be subject to balance billing.

3 The Sydney Care COVID-19 assessment is based on guidelines issued by the Centers for Disease Control and Prevention, and reviewed and approved by Anthem, Inc.'s Clinical Solutions team.

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