



EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

DATE: March 26, 2020

TO: All Egyptian Trust Covered Members

RE: TELEHEALTH COVERAGE UPDATES

Effective immediately through April 30th, all Trust health plans (including High Deductible Health Plans) will cover telehealth visits billed by a Blue Cross Blue Shield (BCBS) network PPO provider with no cost share. Telehealth visits are services provided in a virtual manner, such as a phone call or web-based encounter, replacing an in-person office visit with a physician or clinic, including behavioral health services. This coverage is being added to all plans in direct response to social distancing requirements now in place for most U.S. citizens. If you need medical services or have appointments scheduled, please reach out to your physician office to see if they are providing a telehealth option. Your normal cost share, such as office visit copays or deductible and coinsurance will be waived to prevent barriers to accessing necessary care during this difficult time.

This should not be confused with the Trust's separate Teladoc® benefit which has been available for several years. If you are enrolled in one of the Egyptian Trust health plans, Teladoc® services are included in that coverage. Teladoc® services are available free of charge, meaning you pay no deductible, copay or coinsurance. Teladoc® indicates individuals are experiencing extended wait times due to the growing demand for Teladoc® appointments. Please reach out to Teladoc® at 1-800-362-2667 or register at www.teladoc.com if you need assistance. Teladoc® providers will help you decide next steps.

As a reminder and as outlined in the Egyptian Trust Spring newsletter, **all Trust health plans (including HSA-qualified High Deductible Health Plans) are covering testing to diagnose COVID-19 with no member cost share.** With regard to treatment for COVID-19, all plans will cover medically necessary treatment options, including physician services, hospitalization, and emergency services consistent with the terms of your selected benefit plan, i.e. deductibles and copay or coinsurance will apply.

Per CDC recommendations, if you develop symptoms such as fever, cough, and/or difficulty breathing, and have been in close contact with a person known to have COVID-19, or have recently traveled from an area with ongoing spread of COVID-19, please stay home and call your healthcare provider. Older patients and individuals who have severe underlying medical conditions or are immunocompromised should contact their healthcare provider early, even if their illness is mild. If you have severe symptoms, such as persistent pain or pressure in your chest, new confusion or inability to arouse, or bluish lips or face, contact your healthcare provider to seek care immediately. Your doctor will determine if you have signs and symptoms of COVID-19 and whether you should be tested.

For more information on COVID-19 please visit the following website: <https://www.cdc.gov/coronavirus/2019-ncov/faq.html>

If you have any questions concerning your health plan benefits, please contact a BCBSIL Benefits Value Advisor (BVA) Customer Service Representative at 855-686-8517 weekdays from 8 a.m. to 6 p.m. CST.