

EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

DATE: October 20, 2020

TO: All Egyptian Trust Covered Members

RE: Plan Coverage Updates

Continue to visit our website at http://www.egtrust.org to view important information regarding your Egyptian Trust benefits and all future COVID-19 updates.

The Egyptian Trust continues to closely monitor activity around COVID-19 and remains committed to assisting members through these uncertain times. As this crisis stretches on, we are extending Trust benefits to prevent barriers to care should you or your covered family members need it. We are updating two benefit extensions which include coverage of telehealth visits and COVID-19 treatments with Blue Cross Blue Shield (BCBS) PPO network providers which will continue to be covered with no cost share as described below:

- Testing to diagnose COVID-19 is covered with no member cost share as a permanent preventive benefit in all Trust plans.
- Telehealth visits with a BCBS PPO network provider, including behavioral health services, are covered with no member cost share (through **December 31**st). Telehealth visits are services provided via phone call or video conference, replacing an in-person office visit with a medical provider, and include behavioral health services. If you have upcoming appointments scheduled, please reach out to your physician office to see if they are providing a telehealth option. Normal cost share, such as office visit copays or deductible and coinsurance will be waived while this benefit remains in effect.
- All COVID-19 treatment received April 1st December 31st from a BCBS PPO network provider or as a non-network emergency will have no cost share requirements. Your normal cost share, such as office visits copays or deductible and coinsurance will be waived on COVID-19 services received during this timeframe.

All future benefit updates in response to the COVID-19 situation will continue to be updated on the Egyptian Trust website at www.egtrust.org.

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 and the symptoms you may experience, 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.