

## **What you need to know about COVID-19**

Coronavirus Disease 2019 (COVID-19) is a new disease that causes respiratory illness in people and can spread from person to person. People of all ages can be infected. Older adults and people with pre-existing medical conditions like asthma, diabetes and heart disease may be more likely to become severely ill if infected.

### **Coronavirus and Symptoms**

#### **Sub-header: What is the coronavirus?**

COVID-19 is a respiratory disease that is caused by a new virus called a coronavirus, which has become a public health emergency. The number of cases continue to increase nationally and globally.

#### **Sub-header: What are the symptoms?**

The symptoms of coronavirus include mild to severe respiratory symptoms. Symptoms include fever, cough, and shortness of breath, and lower respiratory illness. COVID-19 can be contagious before a person begins showing symptoms.

#### **Sub-header: What else causes similar symptoms?**

Influenza (the flu), a contagious respiratory illness caused by the influenza viruses (Type A and Type B), has high activity in the United States in the Fall/Winter months. Everyone 6 months of age and older should get a flu vaccine annually.

#### **Sub-header: I may have symptoms. What do I do?**

If you have been exposed or begin showing symptoms of the virus or flu, contact your healthcare provider or health department immediately.

#### **Sub-header: Protect yourself and your community.**

We all have a role to play in protecting our communities and families from the spread of coronavirus. It is similar to other communicable viruses. You can also follow these tips to prevent infection:

- Wash your hands thoroughly and frequently. Use soap and water for at least 20 seconds.
- Use an alcohol-based hand sanitizing rub (must contain at least 60 percent alcohol).
- Wear a face covering/mask when in public and/or around others who do not live in your home.
- Cover your mouth when you cough or sneeze by coughing/sneezing into your elbow.
- Promptly dispose of tissues in a wastebasket after use.
- Clean public surfaces thoroughly.
- Stay home when you are sick.
- Avoid shaking hands.
- Avoid close contact with people who are sick.
- Get a flu vaccine annually.

## Your Healthcare Coverage

### **Sub-header: Does my plan cover COVID-19 testing/screening/treatment services?**

Yes. When medically necessary diagnostic testing, medical screening services and/or treatment is ordered and/or referred by a licensed health care provider, we will cover the cost of medically necessary COVID-19 tests, screenings, associated physician's visit(s) and/or treatment. If applicable, your plan's copayment, coinsurance and/or deductible cost-sharing will be waived for medically necessary COVID-19 diagnostic testing, medical screening services and/or treatment.

### **Sub-header: Is prior authorization required for COVID-19 testing, screening services and/or treatment under my plan coverage?**

No. We will not require prior authorization, prior certification, prior notification and/or step therapy protocols for medically necessary COVID-19 diagnostic testing, medical screening services, and/or treatment when medically necessary services are ordered and/or referred by a licensed health care provider.

### **Sub-header: Where may I receive COVID-19 testing/screening/treatment services under my plan coverage?**

Medically necessary COVID-19 diagnostic testing, medical screening services and/or treatment and the associated physician's visit will be covered when ordered, referred and/or performed in the following In-Network locations:

- Physician's/Practitioner's Office
- Independent Laboratory/Diagnostic Facility
- Urgent Care Facility
- Emergency Department Facility

Are you unsure if you have been exposed to or at-risk of being infected with COVID-19? Schedule a virtual care visit with a provider. It is a good option for non-urgent care to limit potential exposure in a physician's office or other healthcare facility.

### **Sub-header: Will I be responsible for any out-of-pocket costs for COVID-19 testing/screening/treatment services?**

No. We will cover medically necessary COVID-19 diagnostic testing, medical screening services and/or treatment at no charge to you, when such services are ordered and/or referred by a licensed health care provider. If applicable, your plan's copayment, coinsurance and/or deductible cost-sharing will be waived for medically necessary COVID-19 diagnostic testing, medical screening services and/or treatment, along with the associated physician's visit.

### **Sub-header: If I need treatment for coronavirus, is that covered by my plan?**

Any medically necessary treatment related to COVID-19 would be considered a covered benefit. We are committed to ensuring access to COVID-19 treatment services in accordance with federal and state law.

### **Sub-header: Will I be able to refill my prescriptions before the refill date?**

Yes, members will be able to refill prescriptions prior to the refill date.

### What is the COVID-19 vaccine?

There is now a vaccination available that will give you the best chance of protecting yourself and your loved ones from getting COVID-19 in the future. Some COVID-19 vaccines will have two doses a few weeks in between each shot. You will get a COVID-19 Vaccination Reminder Card that will help you keep track of which vaccine you receive and when to get a second dose, if needed. If you receive a vaccine that requires two doses, it is important to get both doses.

### Where can I get the COVID-19 vaccine?

The vaccine is being administered to different populations in a tiered approach. When you are able to get the vaccine, call your doctor with any questions and ask when you can make an appointment with them or at your local pharmacy. Or, find out where to get your vaccine at [cdc.gov/coronavirus/2019-ncov/vaccines](https://www.cdc.gov/coronavirus/2019-ncov/vaccines) or [vaccinefinder.org](https://www.vaccinefinder.org).

### Am I required to get my COVID-19 vaccine?

While it is not a requirement, getting your COVID-19 vaccine will give you the best chance of protecting yourself and your loved ones from getting COVID-19 in the future.

### I already had COVID-19. Should I still get the vaccine?

Even if you have already had COVID-19, you should still get the vaccine. It may be possible to be infected more than once so getting the vaccine is a safe choice.

### Can my child get the vaccine?

Currently, the Pfizer-BioNTech vaccine is recommended for people ages 16 and older. The Moderna and Johnson & Johnson vaccines are recommended for those ages 18 and older.

### I'm pregnant. Should I get the vaccine?

According to the CDC, people who are pregnant and part of a group to receive the COVID-19 vaccine may choose to be vaccinated. If you have questions about getting the vaccine, it is recommended to discuss with your doctor to make an informed decision.

### When I get the vaccine, can I stop wearing a mask or social distancing?

There is not definitive evidence that the vaccine can prevent asymptomatic infection, or prevent spreading COVID-19 if you are asymptomatic. Even with a vaccine, there is a possibility that you could become infected, but not have symptoms. This could get loved ones around you sick.

The CDC announced on March 8 that fully vaccinated Americans can discontinue masking and social distancing with other fully vaccinated people indoors in small groups. Or, visiting with unvaccinated people from a single household who are at low risk for severe COVID-19 disease indoors.

Fully vaccinated is considered two weeks past final dose, meaning the second dose of the Moderna or Pfizer mRNA vaccine, or, two weeks past the single dose Johnson & Johnson vaccine.

It is important to continue to social distance, wear a mask, and continue proper handwashing when visiting unvaccinated people from multiple households. Or, when visiting unvaccinated people at increased risk for severe COVID-19.

It is also important to wear a mask and practice social distancing when in public places, such as the gym or a restaurant, as the chance of transmission is higher with multiple non-vaccinated persons.

If you are fully vaccinated and have a known exposure to someone with COVID-19, the CDC says that you may refrain from quarantine and testing if you are asymptomatic. It is recommended to continue to monitor for symptoms for 14 days.

### Is the vaccine safe?

The safety of the COVID-19 vaccine is a top priority! The Food and Drug Administration (FDA) carefully reviews all safety data from clinical trials and authorizes emergency vaccine use only when the expected benefits outweigh potential risks. COVID-19 vaccines were tested in large clinical trials to make sure they meet safety standards.

### Will there be any side effects when I get the vaccine?

You may run a fever after you get the vaccine. This is normal as your body builds immunity and fights off future COVID-19 exposures. You may feel sick after getting vaccinated. You could develop a fever, headache or body aches. This is your body reacting to the vaccine, which is a normal response. It is important to know that it is impossible to get COVID-19 from the vaccine. The vaccines currently in use and others being developed do not contain a live virus.

### Do I have to pay for my vaccine? Or get prior authorization?

No. The COVID-19 vaccine will be at no cost to you. You do not need to get a prior authorization for your vaccine.

### I lost my COVID-19 Vaccination Record Card. What should I do now?

Please call the administering facility/provider you received your first dose from to ask about your vaccine information and verify your second appointment/location.

### I am due for my second dose. I got my first dose from another provider who is not my PCP but I don't have their contact information. What do I do now?

The provider should have scheduled a second appointment with you at the same facility when you received the first dose. However, you can receive your second dose from another provider/facility and you should present your COVID-19 Vaccination Record Card.

### Can I get help with transportation?

Yes. <HEALTH PLAN SPECIFIC TRANSPORTATION BENEFITS, including Member Services contact info.> You may <also> be able to receive transportation by contacting United Way-211 to access local community resources for transportation, which may include the Lyft Vaccine Alliance Program.

## Are there strategies for coping with the COVID-19 outbreak?

Worry and anxiety can rise about the spread of COVID-19. Concern for friends and family who live in places where COVID-19 is spreading or the progression of the disease is natural.

- Take care of your body. Take deep breaths, stretch or meditate.
- Connect with others. Share your concerns and how you are feeling with a friend or family member. Maintain healthy relationships and a sense of hope and positive thinking.
- Share the facts about COVID-19 and the actual risk to others. People who have returned from areas of ongoing spread more than 14 days ago and do not have symptoms of COVID-19 do not put others at risk.
- For more information, see the [CDC's suggestions for mental health and coping during COVID-19](#)

For more information, including travel advisories, please visit [cdc.gov](https://www.cdc.gov).

- CDC General Information on COVID-19 (link to: <https://www.cdc.gov/coronavirus/2019-nCoV/summary.html>)
- WHO General Information on COVID-19 (link to: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>)
- CDC Information on Travel (link to: <https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html>)
- CDC Videos on COVID-19 (link to: <https://www.cdc.gov/coronavirus/2019-ncov/communication/videos.html>)
- CDC Print Resources (link to: <https://www.cdc.gov/coronavirus/2019-ncov/communication/factsheets.html>)