

## Benefits Information of COVID-19 – Retiree Medical

Coverage	Benefits
<p><b>Blue Cross Blue Shield (BCBS) Under 65 PPO Plan</b></p>	<p>BCBSIL will not require prior authorization and will not apply member copays or deductibles for testing to diagnose COVID-19 when medically necessary and consistent with Centers for Disease Control guidance.</p> <p>If you are enrolled in a BCBS plan, you have telehealth with MD live. You can schedule a virtual appointment at <a href="https://www.mdlive.com/">https://www.mdlive.com/</a> or by calling 888.676.4204. If you have never used the service, you will need to register on the website to use the service.</p> <p>Effective March 10, 2020, BCBS expanded telehealth for PPO members who receive medically necessary services from an in-network PPO provider who offer telehealth services. If a PPO member sees an in-network provider who offers telehealth services, those telehealth services will now be covered as a regular office visit.</p> <p><b>Coming soon:</b> The University Medical Center (UCMC) providers are gearing up to provide phone-based care for existing BCBS patients.</p>
<p><b>Medicare Primary for (Aetna Medicare Supplement Plan)</b></p>	<p>Medicare has temporarily expanded its coverage of <a href="#">telehealth services</a> to respond to the current Public Health Emergency. These services expand the current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (such as doctors, nurse practitioners, clinical psychologists, and licensed clinical social worker). During this time, you will be able to receive a specific set of services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor’s office or hospital, which puts you and others at risk of exposure to COVID-19.</p> <ul style="list-style-type: none"> <li>You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor’s office in person for a full visit. Medicare pays for “<a href="#">virtual check-ins</a>”—brief, virtual services with your established physician or certain practitioners where the communication isn’t related to a medical visit within the previous 7 days and doesn’t lead to a medical visit within the next 24 hours (or soonest appointment available).</li> <li>You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services.</li> </ul> <p>Medicare also pays for you to communicate with your doctors using <a href="#">online patient portals</a> without going to the doctor’s office. Like the virtual check-ins, you must initiate these individual communications.</p> <p>Aetna will waive member cost-sharing for inpatient admissions for treatment of COVID-19 or health complications associated with COVID-19. Note: This only applies to the secondary coverage. Medicare cost share remains the same.</p>

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<p><b>Aetna Medicare Advantage Plan</b></p>	<p>As the situation with the Coronavirus continues to evolve, the Aetna is taking the following steps to remove barriers to care. Visit the Aetna Medicare website, <a href="https://www.aetnamedicare.com/">https://www.aetnamedicare.com/</a>, for additional Coronavirus updates.</p> <ul style="list-style-type: none"> <li>• <b>Zero co-pay telemedicine visits for next 90 days.</b> This is not Teladoc, but the ability to have telephonic/virtual appointment with in-network providers that have this capability. There are 2 new Medicare codes (G2010 and G2012) for telemedicine that will be covered 100%. The University of Chicago does offer Teladoc and cost sharing will also be waived for all virtual visits through Teladoc.</li> <li>• <b>Healing Better care packages</b> Kits will be mailed to anyone who has been diagnosed with the virus. The kit will have mask, gloves, hand sanitizer, tips &amp; resources and along with other personal and household cleaning supplies to help keep others in the home protected from potential exposure.</li> <li>• <b>Resources to help address any associated anxiety and stress</b> <ul style="list-style-type: none"> <li>○ Crisis Response Line phone number is 1-833-327-AETNA/1-833-327-2386.</li> <li>○ Aetna Nurse Medical Line phone number is 1-800-556-1555.</li> </ul> </li> <li>• Aetna will waive member cost-sharing for inpatient admissions at all in-network and out-of-network facilities for treatment of COVID-19 or health complications associated with COVID-19.</li> </ul> <p>The Silver Sneakers program to address the far-reaching effects of the COVID-19 pandemic has added home benefits.</p> <ul style="list-style-type: none"> <li>• SilverSneakers On-Demand™           <ul style="list-style-type: none"> <li>• Gives members access to 200+ online workout videos.</li> <li>• Log in to <a href="https://www.silversneakers.com">SilverSneakers.com</a> (or create an account) to view on-demand workouts like <a href="#">SilverSneakers Classic, Yoga, etc.</a></li> <li>• Visit <a href="https://www.silversneakers.com/learn/ondemand/">https://www.silversneakers.com/learn/ondemand/</a> to learn more.</li> </ul> </li> <li>• SilverSneakers GO™ (a Fitness App)           <ul style="list-style-type: none"> <li>• Offers workout programs that can be tailored to each member’s fitness level by modifying exercises to make them easier or harder with just one click.</li> <li>• Download the app at Apple or Google stores</li> <li>• Visit <a href="https://go.silversneakers.com/silversneakers-go-promo">https://go.silversneakers.com/silversneakers-go-promo</a> to learn more.</li> </ul> </li> <li>• SilverSneakers Facebook Live classes.           <ul style="list-style-type: none"> <li>• Members can visit and follow the SilverSneakers Facebook page (<a href="https://www.facebook.com/SilverSneakers">Facebook.com/SilverSneakers</a>) for more <a href="#">details.</a></li> <li>• Classes are open to anyone, even non-SilverSneakers members</li> </ul> </li> </ul>

## Employee Assistance Program

Coverage	Benefits
Perspectives	<p>You can visit <a href="https://www.perspectivesltd.com/">https://www.perspectivesltd.com/</a> to find additional resources. Select the <i>News Alert</i> at the top of the home page. You can also call 800.456.6327 if you would like to speak with a trained counselor. Username: UNI500 Password: perspectives</p> <p>Perspectives' Employee Assistance Program recognizes that the outbreak of COVID-19 can be scary and stressful, particularly those struggling with anxiety or substance abuse disorders. As social distancing becomes the norm and adjustments are necessary, please keep in mind that the EAP is available for you and your loved ones and has telehealth appointments with counselors available from your home through Zoom conferencing, by phone, and our instant message feature. See <a href="#">additional information</a>.</p>