IMPORTANT INFORMATION
Your NTCA Group Health Program (GHP) Benefits and COVID-19

Your health and safety are a top priority for NTCA GHP and, now more than ever, it is of the highest importance for you and your family. GHP provides benefits and other resources to help you understand and take action regarding novel coronavirus (COVID-19).

Medical Plan Coverage
Testing to confirm COVID-19 infection is covered under all GHP medical plans at no cost to participants and covered dependents. If your primary care provider or medical professional thinks you may have COVID-19, they will contact the CDC or your local public health department for steps to follow on testing. The Federal Drug Administration (FDA) has approved testing at designated labs around the country. NTCA GHP does not determine or approve a specific test or test location.

The part of any office visit (including telehealth visits), urgent care or emergency room visit related to the test is also covered at no cost. Other office visits, urgent care and treatment-related services are covered subject to the co-pays, deductibles and/or coinsurance based on the medical plan elected by the participant. Reminder: Please call ahead before seeking in-person medical care from a primary care physician, an urgent care center or an emergency room to help those facilities minimize risk.

Please note: GHP does not cover the costs related to COVID-19 tests for employee to return to the work. Section 6001 of the Families First Coronavirus Response Act requires coverage of items and services only for diagnostic purposes as outlined in the guidance. Clinical decisions about testing are made by the individual's attending health care provider and may include testing of individuals with signs or symptoms compatible with COVID-19, as well as asymptomatic individuals with known or suspected recent exposure to SARS-COVID-19.

Teladoc®
Virtual care is recommended by the Centers for Disease Control and Prevention (CDC) as the way to get care and help avoid exposure and spread of potentially contagious viruses. GHP's telehealth service provider, Teladoc, provides medical plan participants and covered dependents high-quality care via phone, video and mobile app, and these visits are covered at a $45 consultation fee. Even if the visit results in a test for COVID-19, the $45 consultation fee is paid by the individual at the time of the service. However, in those situations, NTCA GHP will receive a claim directly from Teladoc and then you will be reimbursed for the $45 consultation fee so there is no cost for this visit. If someone is showing signs of coronavirus, the Teladoc provider will refer the person to a primary care physician or other medical professional to be seen in person. Teladoc providers can be reached at (800) 835-2362 or www.teladoc.com.

Additional Telehealth Update
On March 17, President Trump announced the expansion of Medicare telehealth coverage during the COVID-19 outbreak. This expansion allows individuals covered under Medicare to receive a wider range of healthcare services from a provider through the telehealth benefit. This change will extend to GHP participants since telehealth services are covered as required under Medicare.

July 28, 2020 Update
Prescription Drug (Rx) Benefits
Express Scripts Inc. (ESI), GHP’s prescription pharmacy manager, allows refills or renewal of a prescription medication when 25%-35% of the current prescription is remaining so you can stay on track with medications. Here are other useful ESI services:

- The Express Scripts Smart90 Program provides options to have a 90-day mail order supply of a prescription(s) delivered right to your door from the Express Scripts Pharmacy.

- You can fill a 90-day supply of certain prescription drugs at thousands of locations throughout the U.S. The 90-day supply is offered at the same price as the mail order co-pay when filled by a pharmacy participating in the Smart90 Program. To locate participating pharmacies, you can search online using www.express-scripts.com or by calling (800) 849-9410 or (877) 703-7338 if you participate in GHP’s Medicare Prescription Drug Plan.

- If you currently fill a 30-day supply of a medication using your local pharmacy, ask your physician to write the prescription for a 90-day supply and then fill it at Express Scripts Home Delivery.

- To reduce potential exposure to COVID-19, refill maintenance prescriptions for the maximum quantity allowed (typically up to a 90-day supply) especially if you or a family member are in a vulnerable population.

- Manage and refill your prescriptions online at www.express-scripts.com and learn more about COVID-19 resources at www.express-scripts.com/covid19.

myNurseLine™
Care counselors are available at (855) 688-9773 through GHP’s service partner OptumHealth. Trained healthcare professionals provide support 24 hours per day, seven days a week to help you and your dependents with health-related questions. This includes prevention, treatment options and information to differentiate between COVID-19, cold and flu symptoms.

UnitedHealthCare/Optum Public Crisis Support Health Line
This toll-free emotional support help line at (866) 342-6892 is free of charge and available to anyone 24 hours a day, seven days a week. Caring professionals will connect you, your family and friends to resources.

Other Resources
These websites will help you stay up-to-date and get information on identifying potential coronavirus infection.

Centers for Disease Control and Prevention (CDC) COVID-19
www.cdc.gov/coronavirus/2019-ncov

World Health Organization (WHO) COVID-19
www.who.int/emergencies/diseases/novel-coronavirus-2019