

2020 SPECIAL BULLETIN – 2020-1

DATE: MARCH 19, 2020

TO: MEMBERS, LOCAL UNIONS AND EMPLOYERS IN CENTRAL STATES HEALTH FUND

RE: NOVEL CORONAVIRUS 2019 (COVID-19)

The Board of Trustees and staff of TeamCare have been closely monitoring the global outbreak of the novel coronavirus 2019 (COVID-19). With COVID-19 beginning to have an increased impact in our communities, we feel it's important to answer your questions and share the steps TeamCare is taking to help keep our members safe and healthy.

TeamCare is working with our frontline medical professionals and vendor partners (BCBS, MMO, Caremark, Teladoc, and Quest Diagnostics) to best protect the health of our members. Although the situation is constantly changing, we would like to provide answers to the most frequent questions:

- **What if I feel sick?** TeamCare will ensure all members receive the care they need. According to the CDC, if you have a fever or any kind of respiratory difficulty such as coughing or shortness of breath, you should seek treatment. There are different avenues of care for treatment:
 - **Teladoc:** Telemedicine is a highly effective method to evaluate and treat respiratory flu-like symptoms from the comfort of home while minimizing exposure to potentially contagious viruses. Teladoc physicians are available by phone or video 24/7 to help evaluate risk and provide support. If a higher level of care is determined to be necessary by the physician, Teladoc will navigate patients to the appropriate resource (primary care physician, hospital, etc.). There is **no cost** to the member for using Teladoc. More information is available at **[Teladoc.com/TeamCare](https://www.teladoc.com/TeamCare)**.

In an effort to provide additional access to doctors during this pandemic, telemedicine is available through our other network vendors (BCBS, MMO, and CVS). Telemedicine services through these vendors will be covered by TeamCare under the Major Medical benefit of your specific plan. Please refer to your Plan Benefit Profile at **[MyTeamCare.org](https://www.myteamcare.org)** for more information.

- **CVS MinuteClinic®:** There is **no office-visit copay** for members who get care at any CVS MinuteClinic. If a patient presents symptoms of a lower-respiratory tract illness (e.g., cough, shortness of breath), MinuteClinic will evaluate the patient's other relevant health factors to determine their risk of exposure to COVID-19. MinuteClinic visits may include a recommendation of further consultation with a primary care physician to determine if a higher level of care and testing is required. At this time, there is not a point-of-care test available for COVID-19 in ambulatory care settings such as MinuteClinic. For your nearest MinuteClinic® location, call 866-389-2727 or visit **[minuteclinic.com](https://www.minuteclinic.com)**.

- **Primary Care Physician:** According to the CDC, members who wish to get treatment with their primary care physician should call the office in advance and explain the symptoms over the phone before going to the doctor's office. This helps prevent the further spread of the illness. Please refer to the Plan Benefit Profile at **MyTeamCare.org** for more information.

In compliance with federal law, the COVID-19 test and all items and services provided during the medical visit (primary care physician, telemedicine, urgent care, or emergency room) which result in (and relate to) an order for or administration of the COVID-19 test will be covered at 100% at **no-cost** to the member.

- **If COVID-19 testing is recommended, does TeamCare cover testing?** TeamCare will cover medically necessary diagnostic tests that are consistent with CDC guidance related to the COVID-19. In compliance with federal law, the COVID-19 testing will be covered at **no cost to the member**. Testing for COVID-19 requires respiratory specimens (nasal swabs), which can only be conducted when medically necessary in an appropriate health care setting, such as hospitals and physician offices. At the current time, COVID-19 testing is in short-supply. However, additional testing through Quest Diagnostics and CVS is currently being developed and should be available shortly. Information will be updated on **MyTeamCare.org** when this testing is available.
- **If I have been diagnosed with COVID-19, does TeamCare cover treatment for the virus?** Yes. As with any illness, TeamCare will cover all medically necessary care and treatment under the specific benefit levels of your Plan. Please refer to your Plan Benefit Profile at **MyTeamCare.org** for more information.
- **If I am off work due to COVID-19, do I qualify for short-term disability benefits from TeamCare?** Short-term disability benefits are intended to help a member while they are off work due to an illness or injury. On the 8th day after you are disabled, the benefit provides a weekly stipend to replace lost wages, and under most plans – provides continued coverage while receiving the benefit. Please refer to your Plan Benefit Profile at **MyTeamCare.org** to determine if your plan offers short-term disability benefits.

Short-term disability benefits are not payable if during the period of your illness a member is receiving compensation (paid leave) from your employer. Short-term disability benefits are also not payable if a member is on a lay-off, leave of absence, or is terminated.

- **If I have been diagnosed with COVID-19, will TeamCare provide short-term disability benefits?** Yes. Members, along with their treating physician must complete the *Coronavirus Short-Term Disability Claim Form*. If you are receiving compensation (paid leave) during this period from your employer, short-term disability benefits will not be payable.
- **If I have been told to self-quarantine, will TeamCare provide short-term disability benefits?** The short-term disability benefit will be paid **provided** the member has a medical requirement to self-quarantine from either Teladoc, a qualified health care professional, or a state or federal health agency. Affected members should complete the *Coronavirus Short-Term Disability Claim Form* and return to TeamCare. If you are receiving compensation (paid leave) during this period from your employer, short-term disability benefits will not be payable.

- **If I am off-work due to COVID-19, will my employer continue to make health contributions to provide coverage during this period?** This is a difficult question to answer. Some employers are implementing a policy directly related to COVID-19 that requires health contributions for a defined period. In addition, most national collective bargaining agreements (UPS, ABF NMFA, YRCW, NMATA), have an employer-pay obligation that requires an employer to make health contributions for four weeks while an employee is off work due to an illness or non-work-related injury. Further, an employer may be required to pay contributions under the Family Medical Leave Act under certain circumstances.
- **Can I refill my prescriptions early to have a supply in case I need to self-quarantine?** Yes. CVS Caremark will waive early refill limits on 30-day prescription maintenance medications. In addition, CVS Pharmacy will waive charges for home delivery of prescription medications. With the CDC encouraging people at higher risk for COVID-19 to stay at home as much as possible, this is a convenient option to avoid coming to the pharmacy for refills or new prescriptions.
- **Is there an antibiotic or vaccine I can get?** Since COVID-19 is a viral infection, there are no antibiotics to treat the illness. At this time, there is no vaccine to prevent COVID-19.

As with many employers, the Fund office is balancing a remote work environment for our employees while we continue to provide quality service for our members. While we work through this work balance, there will be delays in answering calls and emails. During this time, we encourage members to utilize our website **MyTeamCare.org** to view their explanation of benefits statements (EOBs), download ID cards, and send your questions through our secure Message Center. The most-up-to date information, resources, and FAQs will be available at **MyTeamCare.org**.

Our hearts go out to all those who have been affected. The health of our members has always been our top priority, and this is a rapidly evolving situation that we will continue to monitor.

BOARD OF TRUSTEES, CENTRAL STATES, SOUTHEAST
AND SOUTHWEST AREAS HEALTH AND WELFARE FUND, BY:



THOMAS C. NYHAN
EXECUTIVE DIRECTOR