

Benefit Plan Changes

Due to COVID-19, we have made benefit changes to your policy starting March 12, 2020. The changes meet the needs of our policyholders and comply with federal and state requirements.

- Testing for the COVID-19 virus includes Polymerase Chain Reaction (PCR) testing and serology testing.
 - PCR diagnostic testing for COVID-19 is covered at **no cost to you** when ordered by an attending health care provider. The test must be provided at the point of care for individuals who are symptomatic and are concerned about infection. The test must also be ordered for the purpose of identifying and treating active disease.
 - Serology (antibody) testing will be covered at **no cost to you** when medically appropriate for an individual, as determined and ordered by their attending health care provider. The test should be ordered after an evaluation of the individual and in accordance with accepted standards of current medical practice.
 - Serology (antibody) testing is not to be used as a sole means of diagnosis of COVID-19 infection.
- We have waived prior authorization for diagnostic tests and related services for members diagnosed with COVID-19. These tests and services must follow CDC guidelines.
- A temporary safe harbor lets HSA-eligible HDHPs provide coverage for telehealth and other remote care services without a deductible, or with a deductible less than the minimum yearly deductible otherwise required by the law. This safe harbor is effective March 27, 2020. It applies to plan years starting on or before Dec. 31, 2021.

These changes do not apply to short-term, limited duration insurance or to “excepted benefit” plans/coverage. They also don’t apply to a group health plan that does not cover at least two employees who are current employees (such as retirement only plans). For more COVID-19 information, visit our website at www.BlueChoiceSC.com/COVID-19.