BlueCross BlueShield of Illinois

To our Valued Customers,

The health, safety and well-being of our employees, members, customers — and the communities we serve — are a priority.

As the situation with COVID-19 evolves, our entire team is ready and standing by to support you and your employees.

We know you are actively requesting more information, information you need to make decisions, and to share with your employees. For all of us, what we know about COVID-19 is changing day-to-day. We are responding to rapid changes and will communicate to you what is known and what we're doing.

Promoting health, safety and care.
Nothing is more important than you and your employees' health and safety. We'll share information with you about how we're working to support and protect those vulnerable to COVID-19.

We're available whenever and wherever you are.
We've implemented our business continuity plan, which means a large number of our employees are working remotely. We don't expect any disruption in service. Our Customer Service team is ready to help you, your employees, and providers on the phone and online.

You can also check bcbsil.com/covid-19 for updates or contact your account executive with additional questions about our own preparedness planning and how it impacts the services we provide to you.

Actions we are taking.
The following information may vary based on what type of health coverage your employees have. We are working on coverage decisions based on the COVID-19 relief package the President signed on March 18 and will continue to keep you updated as we move forward.

In addition to the federal guidelines**,** we are aware that State Governors and regulators are releasing their own guidance. We will continue to merge those sets of State direction and guidance, update our approach to employer benefit plans, and release those resulting business impacts to you through several channels. These are not necessarily permanent changes and Blue Cross and Blue Shield of Illinois (BCBSIL) will continue to evaluate the appropriate timeframe for extending these temporary changes due to COVID-19.

(Note: Coverage may be different for members under certain employer self-funded health plans, depending on the decisions each employer makes about COVID-19 coverage.)

- **COVID TESTING:** Currently, BCBSIL members won't pay copays, deductibles or coinsurance for testing to diagnose COVID-19 or for testing-related visits with in-network providers, whether the visit is at the provider's office, urgent care, the emergency room or by telehealth. Their doctor doesn't have to ask us for the authorization to test for COVID-19.

  Non-COVID-19 doctor's visits, along with other non-COVID-19 related tests and services (like hospitalization and ER services), are covered, consistent with your benefit plan. This means your employees may have a copay, coinsurance or deductible for visits or other services, depending on the terms of their benefit plan. To the extent State laws require coverage of COVID-19-related treatment or additional items and services, we will follow those State requirements.

- **PRESCRIPTION REFILLS:** We have temporarily lifted restrictions on getting early fills of prescription drugs for members. Your employees can contact their pharmacy directly to ask for an early fill. They have approval to provide an early fill on most medications. (Note: These prescription fill rules may differ for employees covered through self-funded plans.)

  Your employees can also use 90-day supply benefits for covered non-specialty medications at select retail pharmacies or home delivery (mail order). They can log into Prime Therapeutics' website or call the number on their member ID card.

  Please note: The above early fill information applies to members with BCBSIL pharmacy benefits administered by Prime Therapeutics. Also, all safety measures, prior authorization reviews, as well as prescribing and dispensing laws, still apply. This policy will also follow any state and/or federal requirements and timelines.

  TELEHEALTH (Virtual Visits): Currently, members of BCBSIL State-regulated, fully insured plans can access telehealth benefits for covered services. These benefits provide access to care while reducing risk of exposure to COVID-19 or other viruses. These telehealth benefits are not specific to the treatment of COVID-19.

  For a short time, BCBSIL will end cost-sharing for medically necessary, covered medical and behavioral health services with in-network providers delivered through telemedicine. Those benefits may differ for self-insured groups and based on applicable state laws and mandates.

  Between now and April 30, BCBSIL will continue to consider whether to extend the timeframe of this temporary cost-sharing change.

  Depending on your group benefits, your employees may have access to:

  - Telehealth visits (including behavioral health) covered as a regular office visit in accordance with benefit plan terms for in-network providers who offer the service through two-way, live interactive telephone or digital video consultations or other methods allowed by applicable State laws and regulations. Some members may also have access to out-of-network telehealth providers.
  - Bilingual 24/7 Nurseline. Employees who think they've been exposed to COVID-19 can call the 24/7 Nurseline[1]. The 24/7 Nurseline can help them identify some options if they're sick. Nurses are available at 1-800-581-0368, 24 hours a day, seven days a week.

- Virtual Visits benefit[2]. Provided by BCBSIL and powered by MDLIVE[3], the doctor is in 24/7/365. Employees can consult a board-certified doctor for non-emergency situations by phone, mobile app or online video. Virtual Visits doctors can even send e-prescriptions to their local pharmacy.

Areas we continue to assess:

We understand your requests to ease the impact of COVID-19 on your workforce. We are evaluating requests that seek clarity around topics such as:

- Payment grace periods
- Employment requirements and health plan eligibility guidelines
- Requests for extensions on your renewal decisions and/or open enrollment decisions from your employees
- And other ways to support you in making decisions to help your business and your employees

As we work through these and other decisions please continue to work closely with your Account Executive, as they are your direct source and will provide immediate updates on any changes that may impact your benefit choices.

We thank you for being a Valued Customer.

[1]The 24/7 Bilingual Nurseline may not be available with all plans. Check your benefits booklet for details.

[2]Virtual Visits or telehealth may not be available on all plans. Virtual Visits and telehealth are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. Non-emergency medical service in Montana and New Mexico is limited to interactive online video. Non-emergency medical service in Arkansas and Idaho is limited to interactive online video for initial consultation. Other State law limitations and rules may also apply.

[3]MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product nor a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.