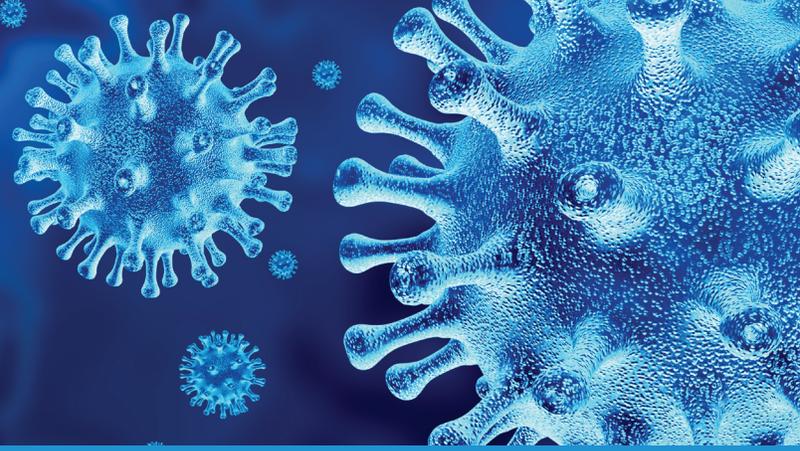


WHAT YOU NEED TO KNOW ABOUT THE **COVID-19** CORONAVIRUS PANDEMIC



WHAT IS COVID-19?

COVID-19 is the name for the illness caused by a newly identified coronavirus. Coronaviruses are very common. Coronaviruses infect the respiratory tract and are associated with the common cold and pneumonia.

HOW IS IT SPREAD?

Much is still unknown about how this coronavirus spreads. The current understanding of the virus is based on what is known about previously discovered coronaviruses. Person-to-person transmission generally occurs within close contact (about six feet) and is thought to spread via respiratory droplets that occur with coughing and sneezing. It may be possible for the virus to be spread through touching a surface with the virus on it and then touching the mouth, nose or eyes. The virus that causes COVID-19 seems to be spreading easily and sustainably in the community (community spread) in some affected geographic areas.

WHAT ARE THE SYMPTOMS?

Some people with confirmed cases of COVID-19 experience very mild symptoms while others have experienced severe illness and death. Symptoms have included fever, cough, and shortness of breath.

WHAT ARE BLUE CROSS AND UAB DOING TO HELP MEMBERS?

Our shared goal is to help you swiftly access the right care in the right setting during the coronavirus outbreak.

THE FOLLOWING BENEFIT RULES APPLY THROUGH APRIL 13, 2020:

COVID-19 lab testing:

No cost sharing

COVID-19 in-person visit:

No cost sharing if related to testing

COVID-19 virtual visit:

No cost sharing for all services

Non-COVID-19 virtual visit (e.g., follow up with physicians, new patients that are being asked to not come to UAB or ER):

Effective March 16, 2020, no cost sharing for telehealth visits conducted from any location with any PPO network provider who offers them through their local office; non-PPO telehealth visits are covered at the out-of-network benefit level

COVID-19 treatment:

At this time, any cost sharing applies

All other services:

Any cost sharing applies

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**BlueCross BlueShield
of Alabama**

Blue Cross and Blue Shield of Alabama is an independent licensee of the Blue Cross and Blue Shield Association.

HELP PREVENT THE SPREAD OF COVID-19

The Centers for Disease Control and Prevention (CDC) recommends the following best practices to avoid becoming sick with a respiratory illness:



Wash hands frequently with soap and water for at least 20 seconds



Avoid contact with sick people



Avoid touching your face with unwashed hands



Stay home when sick



Cover coughs and sneezes with a tissue, then discard the tissue



Clean and disinfect frequently touched objects and surfaces

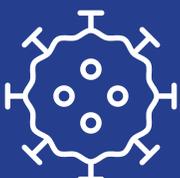


Blue Cross and Blue Shield of Alabama is closely monitoring the situation and has prepared contingency plans to ensure business operations continue to run smoothly in the event of a widespread outbreak. These plans include:

Continuing to process claims electronically. Since 99% of claims are processed electronically, we do not anticipate any disruption to claims processing.

Heavily utilizing telework to maintain staffing of critical business areas. We expanded our telework capabilities, and currently have almost 100% of the workforce working from home.

Please be assured that Blue Cross will continue to meet the needs of groups, members and providers even in the case of sustained spread of COVID-19 in the U.S.



FOR MORE INFORMATION ON COVID-19

To access the most current official information on the COVID-19 virus, please visit the COVID-19 pages on the CDC's website at www.cdc.gov/coronavirus/2019-ncov