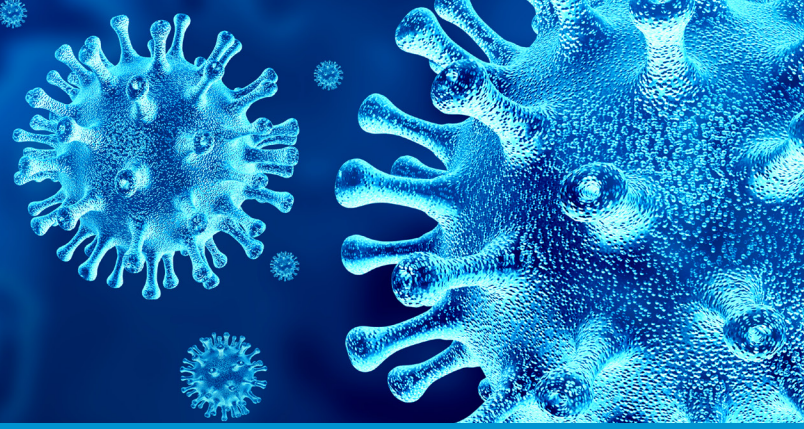


WHAT YOU NEED TO KNOW ABOUT THE **COVID-19** CORONAVIRUS PANDEMIC



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?

The virus that causes COVID-19 is thought to spread mainly from person to person, primarily through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of people who are nearby or possibly be inhaled into the lungs. Spread is more likely when people are in close contact with one another (within about 6 feet). Maintaining good social distance (about 6 feet) is very important in preventing the spread of COVID-19.

It may be possible that a person can also get COVID-19 by touching a surface or object that has the virus on it and then touching their own mouth, nose, or possibly their eyes. This is not thought to be the main way the virus spreads, but we are still learning more about this virus. The Centers for Disease Control and Prevention (CDC) recommends people practice frequent “hand hygiene,” which is either washing hands with soap or water or using an alcohol-based hand sanitizer. The CDC also recommends routine cleaning of frequently touched surfaces.

COVID-19 seems to be spreading easily and sustainably in the community (“community spread”) in many affected geographic areas.

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 during the declared public national emergency through September 30, 2020:

COVID-19 diagnostic testing

No cost sharing

COVID-19 in-person visit

No cost sharing if related to diagnostic testing

COVID-19 virtual visit

No cost sharing for all services

Non-COVID-19 virtual visit

Any cost sharing applies

COVID-19 treatment:

No cost sharing when performed in an inpatient setting; otherwise, any cost sharing applies

All other services:

Any cost sharing applies

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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 may appear 2-14 days after exposure to the virus and have included fever, cough, shortness of breath or difficulty breathing, chills, repeated shaking with chills, muscle pain, headache, sore throat, and/or new loss of taste or smell.

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

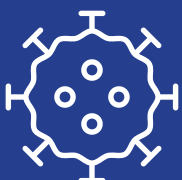


Blue Cross and Blue Shield of Alabama is closely monitoring the situation and has prepared contingency plans to ensure business operations continue to run smoothly in the event of a widespread outbreak. These plans include:

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**