

Whitney Briggs

From: Mike Heitmann
Sent: Wednesday, April 29, 2020 2:32 PM
To: ZZComplete e-mail list
Subject: COVID-19 Update 4-29-20
Attachments: Garney COVID-19 Health Care Summary of Modifications.pdf

Good afternoon, employee-owners:

Below is an update on our COVID-19 response. The first part is additional information and the second part provides answers to the questions that have been submitted.

ADDITIONAL INFORMATION:

- Happy Wednesday!

QUESTIONS SUBMITTED:

- 1. Is there a website where we can find the countries or states which CDC has issued a level 2 or 3 warning?**

ANSWER: Yes, the CDC site is [here](#). This link provides the most current travel guidelines.

- 2. Do we know if our health insurance covers all or some of the antibody test costs?**

ANSWER: Yes, our health care plan covers 100% of COVID-19 testing, including antibody testing. See attached Summary of Modifications which provides the updates to our health care plan as a result of this event.

As always, please continue submitting your questions to covid19@garney.com.

Mike Heitmann

Employee-Owner Since 1990

GARNEY CONSTRUCTION *Advancing Water*

Summary Of Material Modification



TO: All Plan Participants
FROM: Yvonne Waterman
DATE: 04/28/2020

Garney Construction GROUP MEDICAL PLAN

Garney Construction has amended its Group Medical Plan with UMR to allow additional coverage for COVID-19 related expenses. This is a summary of the modifications that were made. It should be read in conjunction with the Summary Plan Description that has already been distributed to you.

- **COVID-19 Testing and testing-related visits at Physician Offices, Urgent Care Centers, and Emergency Department** –The Plan is waiving member cost sharing, including copayments, coinsurance and deductibles for approved and authorized COVID-19 testing and testing-related visits at physician offices, urgent care centers, and Emergency rooms. Coverage will include in and out of network expenses and will rely upon accurate COVID-19 coding.
- **COVID-19 Treatment** – The Plan is currently waiving member cost-sharing (copayments, coinsurance and deductibles) for all *treatment* of COVID-19 related expenses in and out of network.
- **Virtual Visits/Teledoc** – Effective immediately, the Plan is waiving member cost sharing for telemedicine/Virtual Visits/Teledoc visits related to COVID-19 testing until June 18, 2020.
- **Telehealth - Waive Member Cost Sharing for non- COVID-19 related visits** – all Telehealth visits regardless of diagnosis for dates of services March 1, 2020 through June 18, 2020. Eligible in and out of network medical providers (including medical and behavioral health providers) who have the ability and want to connect with their patient though virtual care (live-video conferencing) can do so.
- **Pharmacy – Early Prescription Refill** – All Plan Participants who need help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance or work with their pharmacist for refills. Garney Construction's plan now allows a temporary one-time override.
- **Coverage for Over-the-Counter (OTC) medical products** – Garney's FSA Plan will now consider OTC medical products like Tylenol, Claritin and Pepto-Bismol, etc., as qualified medical expenses for reimbursement without a doctor's prescription. This change applies to expenses incurred retroactively to January 1, 2020.

Resumen de Modificación Material



A: Todos los Participantes del plan
DE: Yvonne Waterman
FECHA: 28 de abril de 2020

Garney Construction PLAN MEDICO DEL GRUPO

Garney Construction ha modificado su plan médico grupal con UMR para permitir una cobertura adicional para los gastos relacionados al COVID-19. Este es un resumen de las modificaciones que se hicieron. Debe leerse junto con la Descripción resumida del plan que ya se le ha distribuido.

- **Pruebas COVID-19 y visitas relacionadas con las pruebas en consultorios médicos, centros de atención de urgencia y departamento de emergencias** - el plan absuelve el costo compartido de los miembros, incluidos los copagos, coseguros y deducibles para las pruebas aprobadas y autorizadas de COVID-19 y las visitas relacionadas con las pruebas en consultorios médicos, centros de atención urgente y salas de emergencia. La cobertura incluirá gastos dentro y fuera de la red y dependerá de la codificación precisa de COVID-19.
- **Tratamiento COVID-19** - el Plan actualmente está absolviendo los costos compartidos de los miembros (copagos, coseguros y deducibles) para todo el *tratamiento* de los gastos relacionados con COVID-19 dentro y fuera de la red.
- **Visitas virtuales/Teledoc** - con vigencia inmediata, el Plan renuncia a los costos compartidos de los miembros para telemedicina/Visitas virtuales/Visitas de Teledoc relacionadas con las pruebas COVID-19 hasta el 18 de junio de 2020.
- **Telehealth - Renuncia a los costos compartidos de los miembros para las visitas no relacionadas con COVID-19** - todas las visitas de Telehealth independientemente del diagnóstico para las fechas de los servicios del 1 de marzo de 2020 al 18 de junio de 2020. Los proveedores médicos elegibles dentro y fuera de la red (incluyendo proveedores de salud médica y mental) que tienen la capacidad y desean conectarse con sus pacientes, mediante atención virtual (videoconferencia en vivo) pueden hacerlo.
- **Farmacia: recarga anticipada de medicamentos recetados** - todos los participantes del plan que necesiten ayuda para obtener una renovación anticipada de medicamentos recetados pueden llamar al número de atención al cliente que se encuentra en el reverso de su tarjeta de identificación médica para solicitar asistencia o trabajar con su farmacéutico para renovarlos. El plan de Garney Construction ahora permite una excepción temporal única.
- **Cobertura para medicamentos sin receta, productos médicos** - El plan FSA de Garney considerará ahora productos médicos como Tylenol, Claritin y Pepto-Bismol, etc., como gastos médicos cualificados para el reembolso sin la receta de un médico. Este cambio se aplica a los gastos incurridos retroactivamente al 1 de enero de 2020.