



Benefits Corner

March 2020

In light of the fluid situation with Coronavirus (COVID-19), here is what you need to know regarding COVID-19 testing, as well as additional health resources that may be helpful.

COVID-19 TESTING AND BCBS INSURANCE COVERAGE

For those who develop symptoms and have had close contact with a person known to have COVID-19, or those who have recently travelled from areas with known and sustained outbreaks, the Center for Disease Control and Prevention (CDC) first recommends to contact your healthcare provider. Your doctor can help determine if your symptoms should result in a COVID-19 test. For all full-time employees enrolled in a health plan through the Institute, if your doctor determines that the COVID-19 test is medically necessary, your COVID-19 testing will be covered with no co-pays, deductibles, or prior authorizations required. This is true for enrollees under all health plans: the MBI PPO, the Blue Edge HSA, and Blue Advantage HMO. Coverage for the COVID-19 test will be administered in accordance with CDC guidelines.

TELEMEDICINE VISITS

Employees in the MBI PPO and Blue Edge HSA plans are encouraged to utilize available telehealth ("virtual visit") options through BCBS. For MBI PPO and Blue Edge HSA participants, BCBS offers a virtual network known as the MDLive program, which allows participants to access a national network of licensed, board-certified U.S.-based doctors and pediatricians. MDLive doctors are not able to formally diagnose COVID-19 or order related lab testing; however they can still diagnose members with a variety of other conditions-such as a common cold, flu, etc. This network is accessible 24/7, and employees may seek advice on a range of non-emergency conditions, such as back pain, migraines, bronchitis, and allergies. When utilizing the MDLive network, there is a \$10 copay for the MBI PPO plan, and a \$44 cost for the Blue Edge HSA plan (applied towards the deductible).

To register and access the MDLive Network, follow the steps below:

1. Login to MDLIVE.com/bcbsil.com
2. Click "Activate Now"
3. Enter required information, including your medical history
4. Once, registered you can call (888-676-4204), or utilize the online or mobile apps to get in touch with a telehealth medical professional

Employees in the MBI PPO, Blue Edge HSA, and Blue Advantage HMO plans may also have access to virtual networks through their providers or medical groups. Large hospital networks and other medical groups often offer virtual visits, so please contact your primary care physician or hospital to investigate your options.

FURTHER RESOURCES

While information regarding COVID-19 is rapidly updating, attached is a flier that lists common symptoms and current CDC guidelines for prevention. For an extensive FAQ, including qualified answers to questions such as "Should I be tested for COVID-19?", and "Who is at higher risk for serious illness from COVID-19?", please visit the CDC website:

<https://www.cdc.gov/coronavirus/2019-ncov/faq.html>.

For further questions, please feel free to reach out to the Benefits Team.



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Coronavirus and What It Means

What is a coronavirus?

Coronaviruses have been around for decades and are perhaps best known for causing illnesses like the common cold, with symptoms like coughing, sneezing and other upper respiratory issues. In late 2019, a new coronavirus was discovered.

What can you do to keep yourself and others healthy?

According to the Centers for Disease Control (CDC):

There is currently no vaccine to prevent coronavirus disease 2019 (COVID-19). The best way to prevent illness is to avoid being exposed to this virus. However, as a reminder, CDC always recommends everyday preventive actions to help prevent the spread of respiratory diseases, including:

- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Follow CDC's recommendations for using a facemask.
 - CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory diseases, including COVID-19.
 - Facemasks should be used by people who show symptoms of COVID-19 to help prevent the spread of the disease to others.
 - The use of facemasks is also crucial for health workers and people who are taking care of someone in close settings (at home or in a health care facility).

- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.

What are the symptoms of the coronavirus?

- Fever
- Cough
- Shortness of breath

What should I do if I think I have COVID-19?

- Seek medical advice if you have recently traveled to a level 3 country as identified by the CDC and feel sick. Please visit <https://wwwnc.cdc.gov/travel/notices>.
- Call ahead before you go to a doctor's office or emergency room. Tell them about your recent travel and your symptoms.

Do I need to go to the emergency room (ER)?

Not usually. If you are not sure if you need to go to the ER, call your health care provider.

For more information

The CDC is a great resource for up-to-date information about COVID19. Please visit <https://www.cdc.gov/coronavirus/2019-ncov/index.html>.

Skip the Waiting Room

SPEAK TO A DOCTOR ANYTIME, ANYWHERE

Our telehealth program is a convenient and cost-effective way to get quick medical advice by phone, online or on your mobile device about many non-emergency conditions. It's just one more way our organization invests in you and your family.

WHY USE TELEHEALTH?

It's Affordable

A trip to the ER, urgent care center or doctor's office can easily set you back hundreds of dollars in out-of-pocket costs. A call to our telehealth program will cost you a flat \$44 copay for Blue Edge HSA plan or \$10 copay for your PPO plan for Medical Virtual Visit*, regardless of your condition.

It's Convenient

Long wait times at the ER, urgent care center or doctor's office are an unfortunate reality for many. Whether you are at home, work or on the road, a medical professional is available 24/7/365 so you can get the care you need when and where it's convenient for you. Even better: there is no time limit to the consult, giving you plenty of time to ask questions and resolve your issue.

It's Easy to Use

A telehealth medical professional is never more than a phone call, click or tap away! Call 888-676-4204 or go to MDLIVE.com/bcbsil.

Get Care in Minutes

It takes just a few minutes to set up your medical history online. Once you submit a request, it often takes less than 10 minutes for a doctor to call you back!

*This benefit is not available to members enrolled in the HMO plan. If you are enrolled in an HMO plan, please check with your provider to see if Telehealth is offered through your Medical Group.



MEET CHARLOTTE

Mother of two. Avid runner. Breast cancer survivor. Charlotte wakes up one morning with a stuffy nose. She suspects a cold, but doesn't have time to visit her doctor's office as she has a busy day of work ahead.



THE SOLUTION? TELEHEALTH.

After reaching out to her organization's telehealth program, a doctor is able to diagnose Charlotte with a sinus infection over the phone. She also receives a prescription for an antibiotic, which she picks up at her local pharmacy. She's able to stay on track at work and home without skipping a beat!



HOW IT WORKS

1. Go to MDLIVE.com/bcbsil or call 888-676-4204.
2. Enter the required information, including your medical history.
3. Once registered, you can call or click to get in touch with a telehealth medical professional 24/7!



COMMON REASONS TO CALL

- Allergies
- Anxiety issues
- Back problems
- Bronchitis
- Cold and flu symptoms
- Ear infections
- Diarrhea and constipation
- Headaches and migraines
- Rash and skin problems
- Sore throat and stuffy nose
- Sprains and strains
- Urinary tract infections



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