



Important health plan benefit updates regarding Coronavirus (COVID-19)

At Wellmark Blue Cross and Blue Shield, our top priority is to ensure the health and well-being of our members. The updates listed below apply to Wellmark's fully-insured and Medicare Supplement members. If your plan is self-funded by an employer or other entity, there may be some variation. Wellmark is currently working with our self-funded groups on how they wish to implement these or similar updates to their benefit plans with respect to COVID-19.

Wellmark is taking the following steps to help our members:

- Waiving prior authorization processes. Wellmark will waive prior authorization processes for covered services related to COVID-19 to ensure patients receive the right care at the right time and location.
- Covering diagnostic tests for COVID-19. Members will have no cost-share for appropriate testing to establish the diagnosis of COVID-19.
- Increasing access to prescription medications. Wellmark prescription drug benefit plans allow for early refill and we encourage the use of your 90-day retail and mail order benefits. We also will ensure formulary flexibility if there are medication shortages or other access issues. Members will not be liable for any additional charges if they receive a non-formulary medication as a result of a shortage of their current medication.
- Offering virtual health care visits and 24/7 help. We encourage our members to take advantage of virtual visits — a covered benefit for most Wellmark members when they use Doctor on Demand® External Site — to avoid the spread of germs. Members also have access to Wellmark's BeWell 24/7SM service which connects members to real people who can help with a variety of health-related concerns 24/7.

Answering Member Questions

Q: Does Wellmark cover COVID-19 testing?

A: Wellmark covers COVID-19 diagnostic tests in full. Members will not be responsible for the cost of appropriate diagnostic testing, meaning there will be no out-of-pocket costs, including no copays, no deductibles and no coinsurance. We will also ensure patient testing and any subsequent testing needed are done in close coordination with federal, state and public health authorities.

Q: Am I allowed to get my prescriptions early or receive a larger supply?

A: Wellmark will waive early refill limits on 30-day prescription maintenance medications (consistent with members' benefit plans). We also will ensure formulary flexibility if there are medication shortages or other access issues. Members will not be liable for any additional charges if they receive a non-formulary medication as a result of a shortage of their current medication.

Q: Does Wellmark cover any quarantine-related expenses?

A: Wellmark does not cover quarantine-related costs for COVID-19. However, medical-related expenses will be covered if needed during quarantine.

Keeping the workplace safe

Encourage your employees to...

Practice good hygiene



- Stop handshaking – use other noncontact methods of greeting
- Clean hands at the door and schedule regular hand washing reminders by email
- Create habits and reminders to avoid touching their faces and cover coughs and sneezes
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Be careful with meetings and travel



- Use videoconferencing for meetings when possible
- When not possible, hold meetings in open, well-ventilated spaces
- Consider adjusting or postponing large meetings or gatherings
- Assess the risks of business travel

Handle food carefully



- Limit food sharing
- Strengthen health screening for cafeteria staff and their close contacts
- Ensure cafeteria staff and their close contacts practice strict hygiene

Stay home if...



- They are feeling sick
- They have a sick family member in their home

What every American and community can do now to decrease the spread of the coronavirus

Keeping the home safe

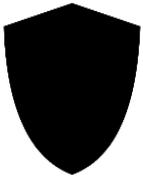
Encourage your family members to...

All households



- Clean hands at the door and at regular intervals
- Create habits and reminders to avoid touching their face and cover coughs and sneezes
- Disinfect surfaces like doorknobs, tables, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Households with vulnerable seniors or those with significant underlying conditions



Significant underlying conditions include heart, lung, kidney disease; diabetes; and conditions that suppress the immune system

- Have the healthy people in the household conduct themselves as if they were a significant risk to the person with underlying conditions. For example, wash hands frequently before interacting with the person, such as by feeding or caring for the person
- If possible, provide a protected space for vulnerable household members
- Ensure all utensils and surfaces are cleaned regularly

Households with sick family members



- Give sick members their own room if possible, and keep the door closed
- Have only one family member care for them
- Consider providing additional protections or more intensive care for household members over 65 years old or with underlying conditions

What every American and community can do now to decrease the spread of the coronavirus

Keeping commercial establishments safe

Encourage your employees and customers to...

Practice good hygiene



- Stop handshaking – use other noncontact methods of greeting
- Clean hands at the door, and schedule regular hand washing reminders by email
- Promote tap and pay to limit handling of cash
- Disinfect surfaces like doorknobs, tables, desks, and handrails regularly
- Increase ventilation by opening windows or adjusting air conditioning

Avoid crowding



- Use booking and scheduling to stagger customer flow
- Use online transactions where possible
- Consider limiting attendance at larger gatherings

For transportation businesses, taxis, and ride shares



- Keep windows open when possible
- Increase ventilation
- Regularly disinfect surfaces

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