

Superior Insurance Services, a full-service (TPA) specializing in healthcare solutions for organizations and employees, has created an (FAQ) document with the latest information about health benefits and how it relates to the COVID-19 pandemic.

## What is the coronavirus (COVID-19)?

COVID-19 is a serious and highly contagious respiratory illness caused by a coronavirus first identified in China.

## What are the symptoms of (COVID-19)?

- Fever
- Cough
- Loss of smell
- Shortness of Breath
- Symptoms typically appear within two to 14 days after exposure.

## How is COVID-19 spread?

The virus is airborne and spreads from person to person through coughing and sneezing. You may be at greater risk if you have recently lived or traveled to any "hot spot" regions currently containing outbreaks, or have encountered someone who has the virus in your local area.

## What do I do if I or someone I know has symptoms of COVID-19?

If you or someone you know suspects symptoms of COVID-19, contact the Superior Wellness Centers at 877.877.7981 and ask to speak with the health providers or call Teladoc at 1.800.Teladoc (If Teledoc is an offered benefit in your plan). Should you develop difficulty breathing call 911 immediately.

## How do I protect myself and my family?

Basic measures to stay healthy include washing your hands frequently for 20 seconds, maintaining social distance (6 ft), avoid touching your eyes, face, nose, mouth and avoid public gatherings. While at work, practice physical distancing as work duties permit and wear a cloth mask, scarf, or handkerchief to cover your nose and mouth. If you experience fever, cough, and difficulty breathing please seek medical attention immediately. Please call ahead before you go to the Superior Health Centers, doctor's office or emergency room.

## How severe is the COVID-19 pandemic?

Many cases are mild but individuals with pre-existing conditions (heart and lung diseases or diabetes), are especially vulnerable. The elderly are encouraged to "self-quarantine" and "isolate" to avoid COVID-19 exposure.

## How can I locate a health facility that is conducting COVID-19 testing?

Testing for the Coronavirus disease is now available at several public health commercial labs, and Superior Health and Wellness Centers. Broad scale testing is not available yet. All COVID-19 medical testing needs to be conducted by a licensed health care provider. The provider will determine the medical necessity based on the symptoms and history of the patient. **Please call ahead before going to your health facility of choice.**

*\*All inquiries made to the Superior Health and Wellness Centers are pre-vetted and will take all symptoms and travel exposures into consideration.*

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## What should I do if I believe I may have come in contact with someone who has tested positive for COVID-19?

If you believe you may have come in close contact with someone who has tested positive for COVID-19, contact the Superior Health & Wellness Centers by calling 877.877.7981.

Upon contacting our health centers, you will be asked a series of questions to rule out other possible causes of respiratory illnesses. Once the health provider determines the possible type of illness, they will schedule an appointment at the wellness center closest to you for a follow up and possible testing.

## If I have questions regarding my health benefits and testing for COVID-19, who should I contact?

For questions regarding health benefits and services you should contact the bilingual Member Services Department at 844.471.3244 or email [memberservices@superiortpa.com](mailto:memberservices@superiortpa.com).

## Is telemedicine an option to seek medical care for COVID-19?

Telemedicine is an ideal option for seeking medical care regarding COVID-19. From the comfort of your own home, you can contact our bilingual Health & Wellness providers via our Teleconsult Service by calling 877.877.7981.

## What is the cost for a COVID-19 test under my health benefit plan?

Your employer-sponsored health plan will waive all costs for COVID-19 testing. There will be no out-of-pocket costs to you or your eligible dependents for FDA-approved COVID-19 tests. Additionally there are no out-of-pocket costs for health care provider visits (in and out of network), urgent care visits, and emergency room visits that may result in the administration of the test.

*\*You will be responsible for standard out-of-pocket expenses for the treatment of COVID-19.*

## How will my health care provider know that my health plan is waiving cost-sharing for COVID-19 testing and screening?

Most health care providers are aware of the no cost for COVID-19 testing. If there are any questions, you or your provider can call the Member Services Department at 844.471.3244. Hours of operation are 8 a.m. to 5 p.m. Monday through Friday and 8 a.m. to 2 p.m. Saturday.

## What if I have a pre-authorization for an elective surgery and it has been cancelled? Will I have to get another pre-authorization prior to the surgery at that later time?

We recommend that your surgeon's office confirms your pre-authorization surgery at least ten (10) days in advance to avoid any interruptions.

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## How will Superior ensure that there are medical providers available to provide access to medical care?

Your health plan offers several options for you to receive proper medical care. You can call or visit a Superior Health and Wellness Center; schedule a medical consultation via telephone/skype using Teladoc (If Teledoc is an offered benefit in your plan), or receive medical care from a contracted provider.

If you are unable to utilize any of these options for medical care, you can seek care from a non-contracting provider. Please be aware that there may be a greater out-of-pocket expense if you utilize an out of network provider. However, if there are no contracted providers in your area, "Special Circumstances" may apply.

For more information please refer to the Summary Plan Description for more details.

## Can I request early refill on my maintenance prescription to avoid repeated trips to the pharmacy?

Your pharmacy benefits manager OptumRx is temporarily waiving early refill limits on 30-day prescriptions for maintenance medications at any in-network pharmacy.

OptumRx is temporarily offering specialty medications a one-time 90-day supply of key chronic medications.

## Can I request delivery before a prescription is filled or when I get a refill reminder?

You can request delivery by calling your pharmacy to see if they can offer delivery service. If you are experiencing any issues, please contact our Member Services Team at 844.471.3244.

## Who should I contact if I'm experiencing delays with authorizations or pharmacy refills?

Members experiencing issues are encouraged to contact our Member Services Department at 844.471.3244.

## Do I have to go to the Pharmacy to pick up my prescription or all prescriptions eligible for delivery?

Contact your local pharmacy to check if prescriptions are eligible for delivery. The Centers of Disease Control and Prevention encourage people at a higher risk for COVID-19 to stay at home.

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## What happens if I lose my health benefits because my employer has closed the business and directed employees to “stay at home” to stop the spread of the COVID-19 virus?

Please visit Covered California to learn more about qualifying for special enrollment.

[www.healthforcalifornia.com/covered-california/life-events](http://www.healthforcalifornia.com/covered-california/life-events)

## Am I eligible for unemployment if I am furloughed or terminated?

Yes. Unemployment benefits are available to individuals who are unemployed through no fault of their own. If an employer must shut down operations and no work is available, employees would be eligible for unemployment benefits if they meet the criteria.

**To apply for Disaster Unemployment Assistance:**

[www.edd.ca.gov/unemployment/disaster\\_unemployment\\_assistance.htm](http://www.edd.ca.gov/unemployment/disaster_unemployment_assistance.htm)