

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 are the symptoms of (COVID-19)?

Symptoms typically appear within 2 to 14 days after exposure to the virus. People with these symptoms may have COVID-19:

- Fever or chills
- Cough
- Loss of smell
- Shortness of Breath
- Fatigue
- Muscle or body aches
- Headache
- New loss of taste or smell
- Sore throat
- Congestion or runny nose
- Nausea or vomiting
- Diarrhea

This is not a complete list. Please consult with your medical provider for any other symptoms that are severe or concerning to you.

How is COVID-19 spread?

The virus is airborne and spreads from person to person, between people who are in close contact with one another (within about 6 feet) or through respiratory droplets produced when an infected person coughs or sneezes. You may be at greater risk if you have recently lived in, visited or traveled to a "COVID-19 hot spot" region where there are high levels of positive COVID-19 cases or if you come into contact with someone who has the virus.

How severe is the COVID-19 pandemic?

Many cases are mild but individuals with pre-existing conditions (like heart and lung diseases or diabetes) are especially vulnerable.

Currently there has been a dramatic increase in the number of cases involving younger patients. The following is the current percentage of cases in California by age:

- Under 18 11%
- 18-34 35%
- 35-49 25%
- 50-59 14%
- 60-64 5%
- Over 65 10%

All ages, especially the elderly are encouraged to practice "self-quarantine" or "isolation" to avoid exposure to the virus.

How do I protect myself and my family?

Basic measures to stay healthy include washing your hands frequently for 20 seconds, maintain social distance (6 ft) from others, wear a mask (or face covering to avoid the spread of respiratory droplets), avoid touching your eyes, face, nose, mouth and stay away from others who are sick. If you experience fever, cough, and difficulty breathing please seek medical attention immediately. **Call ahead before you go to a Superior Wellness Center, doctor's office or emergency room.**

All businesses (grocery stores, container stores, bodegas, restaurants, etc.) are now requiring all clients to wear face masks.

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When should I seek medical attention?

If you have any of these emergency warning signs* for COVID-19, seek medical attention immediately:

- Trouble breathing
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

***Call 911 if you have a medical emergency.** Notify the operator that you have, or think you might have, COVID-19. If possible, put a cloth face covering before medical help arrives.

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. **Should you develop difficulty breathing call 911.**

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 contact with someone who has tested positive for COVID-19, contact the Superior Health and Wellness Centers by calling 877.877.7981.

Upon contacting our wellness 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 nearest you for follow up and possible testing.

What benefit assistance does my health plan offer for COVID-19?

Superior has adopted the following plan benefit changes:

- COVID-19 testing with a physician or physician's assistant order / prescription will be covered at 100% coverage with no deductible, coinsurance or co-payment.
- Telehealth services for COVID-19 benefits reimbursed at 100% with no deductible, coinsurance or copayment required.
- No pre-authorization of COVID-19 testing required but must be physician recommended.

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 our bilingual Member Services Department at 844.471.3244 or email memberservices@superiortpa.com.

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.***

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

Testing for the Coronavirus disease is now available at a number of public health, commercial labs and Superior Health and Wellness Centers however broad scale testing is not available at our facilities. Testing for COVID-19 is a medical test that needs to be conducted by a licensed health care provider who will determine the medical necessity based on the signs, symptoms, and history of patient. **Call ahead before you go to any health facility.**

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

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, but if there are any questions, you or your provider can call the Member Services Department at 844.471.3244 between the hours of 6:30 a.m. to 5:30 p.m. Monday through Friday and 7 a.m. to 3:30 p.m. Saturday.

How do I obtain my COVID-19 test results from a Health & Wellness Center over the weekend?

Our Visalia Wellness Center is available **Monday through Saturday from 8 a.m. to 2 p.m.** to provide testing results for all regional wellness centers. **Call 559.967.0147.**

If I contract COVID-19 in the workplace and become ill, will my health benefits plan cover my treatment and care?

Your health benefits plan will cover your treatment and care as long as your claim does not fall under a workers' compensation rebuttable presumption.

If you contract COVID-19 within fourteen (14) days of having worked at your standard workplace, there is a rebuttable presumption that you contracted the virus at your workplace. Therefore, there is a strong likelihood you will be covered for your treatment and care by your employer's workers' compensation carrier.

Your COVID-19 illness will be presumed to be work-related for the purpose of awarding worker's compensation benefits as long as the following requirements are met:

- Employee tested positive within 14 days of having last worked for the employer.
- The day on which employee worked for the employer was on or after March 19, 2020.
- The employee's place of employment was not the employee's home or place of residence.
- The diagnosis was made by a licensed and registered physician issued by the California Medical Board and that testing is further confirmed by additional testing within 30 days of the date of diagnosis.

If your diagnosis of COVID-19 is determined not to be covered by workers' compensation, your health benefits plan will cover your treatment and care.

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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 or skype using Teladoc or receive medical care from a Blue Shield of California contracted provider.

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

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

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**. Available Monday through Friday from 7:30 am to 5:30 pm by appointment.

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**.

Can I request my prescriptions be delivered?

Please refer to your plan document to see if home delivery is available to you. If you have questions contact our Member Services team at **844.471.3244** or email memberservices@superiortpa.com.

Am I eligible for unemployment if I am furloughed, 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.