

COVID-19 Information

March 10, 2020

MINNETONKA, MN (March 9, 2020) – UnitedHealth Group (NYSE: UNH), UnitedHealthcare and Optum are taking action to ensure health plan members and patients affected by COVID-19 have the support and resources they need.

“Our top priority is the health and wellbeing of our members and patients – and the safety of those who deliver care,” said Dr. Richard Migliori, chief medical officer, UnitedHealth Group. “While the situation is dynamic, we are committed to adapting and supporting those we serve.”

Given the recent developments and extensive news coverage about COVID-19, we understand the heightened concerns of our key stakeholders. We have a team of experts actively engaged in and closely monitoring COVID-19. While the situation is dynamic, we do expect more cases of COVID-19 to be diagnosed, much like other epidemics such as the flu, H1N1 and others that we have experienced over the last 15 years. Based on the clinical evidence we are seeing, it is important to know that 80 percent of those affected by COVID-19 have exhibited mild symptoms or have shown no symptoms. Like the seasonal flu, the COVID-19 infection is more severe in patients who already have a chronic underlying health condition, as well the elderly (for context, influenza – or the common flu – has infected as many as 45 million Americans since October and resulted in more than 45,000 deaths so far, according to the CDC).

We will continue to keep close track of the clinical data from the CDC and other sources and are prepared to support those we serve, irrespective of how this virus evolves.

- We are following all guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC), state and local public health departments – and any specific in-country guidance issued by those health authorities – in supporting our members’ needs.

What we are doing

Access to Medical Care, Coverage

- Members who feel like they may have been exposed to COVID-19 are being advised to immediately call their provider. To find a network provider they can visit www.firststudent.com/MyAccount or their UHCSR mobile app.
- We will continue to monitor for any State regulatory guidance that pertains to coverage.

Additional Support

- We are encouraging members to take advantage of our **Virtual Visit*** capability, available through the HealthiestYou mobile app, or for more information through their www.firststudent.com/MyAccount. UHCSR insureds have access at no charge, when included with their UHCSR medical plan, or at a \$40 copay otherwise.
- Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

The following information is meant to specifically address administration questions for UHCSR policies. As mentioned above, all responses are at this point in time and we will continue to monitor.

Claims FAQ

- **Laboratory Procedure:**
Q: Will testing be covered for COVID-19?
A: Yes and member cost sharing will be waived, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines.
- **Ambulance Services:**
Q: Would this service be a covered benefit?
A: If an ambulance service is used, the claim will be paid same as any other sickness subject to normal policy provisions and limitations.
- **Polices with referral requirement:**
Q: Will the referral requirement apply?
A: The referral provision will be waived for COVID-19 tests and/or treatment. In the event a claim is denied for no referral, it can be appealed for reconsideration.
- **Exclusions and Limitations:**
Q: Are there any excluded charges if a student is hospitalized with the potential Coronavirus?
A: All services rendered will be subject to normal policy provisions and limitations.
- **Isolation Care:**
Q: Does UHCSR offer any provisions for students who have to be isolated?
A: The student insurance policy can be used when the covered member is being treated for an illness or injury. The insured person must be treated by a licensed, board certified or board eligible physician qualified to practice in the area of medicine. All services are subject to normal policy provisions and limitations.

COVID-19 General Information

What is it?

COVID-19 is a respiratory infection. It is caused by an RNA virus called nCoV19 that is part of the SARS lineage of coronaviruses.

What are the symptoms?

The symptoms of COVID-19 are: fever, cough, and shortness of breath. Those who develop serious illness generally are found to have pneumonia.

How does it spread?

COVID-19 can spread from person to person, primarily between people who are in close contact—within about 6 feet—of one another, through respiratory droplets produced when an infected person coughs or sneezes. It also may be possible that a person can get COVID-19 by touching a surface or object that has the virus on it and then by touching their mucous membranes (mouth, nose, eyes). It is believed it can live on surfaces in the range of hours to days. Some early studies indicate that it may also be passed through stool/feces.

Is there a vaccine?

There is currently NO vaccine to protect against COVID-19. While there are numerous efforts underway to develop a vaccine, (in fact you may have heard the first human trial began on 3/17/2020) historical experience would suggest it will be at least a year before one is commercially available to the general public. Please refer to www.coronavirus.gov.

Who is most at risk?

Most cases of COVID-19 worldwide have been mild and >80% of infected individuals have been able to fully recover at home. However, some people are at higher risk of getting very sick from this illness and should take additional precautions. Those people include:

- People over the age of 60, particularly people those over the age of 80;
- People who have chronic medical conditions like heart disease, diabetes, chronic lung disease, chronic renal disease, cancer and obesity; and

- People who have a suppressed immune system from medications or those that have a compromised immune system.

Early indication is that the cause of death in individuals with COVID-19 is sepsis, ARDS and/or cardiac arrest. Please refer to www.coronavirus.gov.

What should I do if I have symptoms?

If someone thinks they have been exposed to COVID-19 and develops symptoms such as fever, cough and/or difficulty breathing, they should first CALL a health care professional for medical advice. Please refer to www.coronavirus.gov.

Is it true that people can infect others before they themselves show any symptoms?

Yes. It is believed a person can be contagious several days before symptoms appear and up to 14 days after symptoms have ended. Please refer to www.coronavirus.gov.

Should healthy individuals wear a mask to prevent COVID-19 infection?

The CDC does not recommend that people who are well wear a facemask to protect themselves from respiratory illnesses, including COVID-19. Wearing a facemask may cause you to touch your face more often. You should only wear a mask if your health care professional recommends it. A facemask may be recommended for people who have symptoms consistent with COVID-19. This is to protect others from the risk of getting infected. The supply of face masks are crucial for health workers and other people who are taking care of someone infected with COVID-19 in close settings (at home or in a health care facility). Please refer to www.coronavirus.gov.

COVID-19 Claims FAQ

What services are available to me if I think I might be sick or need to talk to someone?

Members who feel like they may have been exposed to COVID-19 are being advised to immediately call their provider. To find a network provider they can visit [My Account](#) or their UHCSR mobile app.

*UHCSR insureds have access at no charge, when included with their UHCSR medical plan, or at a \$40 for all other students. To find out if your plan includes this benefit or any other benefits, access your My Account and select My Benefits, then Additional Benefits.

If you need to talk to someone but aren't sick, UHCSR insureds have access to Student Assistance Program to assist telephonically including 24/7 counseling, health risks assessments, health/fitness calculators and other helpful resources. The phone number is available on your UHCSR Mobile App or your My Account.

Additional Support Line

Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

Will testing and physician visits be covered for COVID-19?

Yes, we will be waiving costs for COVID-19 testing provided at approved locations in accordance with the CDC guidelines. In addition, we will waive copays, coinsurance and deductibles for visits associated with COVID-19 testing, whether the care is received in a physician's office, an urgent care center or an emergency department.

Will treatment be covered for COVID-19?

Yes, as of 3/30/2020, we will be waiving member cost-sharing for the treatment of COVID-19 through May 31, 2020.

Will cost sharing be waived for Telehealth visits?

All policies that have access to HealthiestYou will continue to provide telehealth visits at no costs throughout the policy year. In addition, between 3/31/2020 and 6/18/2020, we will also be waiving cost-sharing for telehealth services by in-network providers, for both COVID-19 and non-COVID-19 telehealth visits.

Can students obtain early refills on prescriptions?

Eligible UnitedHealthcare and OptumRx members who need an early prescription refill to ensure they have sufficient medication on hand may request one through their current pharmacy. Consider your current supply, as well as near-term medication needs to determine if you should refill early.

What about services performed outside of the US, will it be covered?

Yes, the claim will be subject to policy provisions and limitations. Any policy with an exclusion for services in their home country, the exclusion will be waived for the remainder of the 19-20 policy year. If the policy includes HealthiestYou, our telehealth product, it will now allow free visits outside of the U.S. Contact the Customer Services number on your ID Card for more information.

Will the SHC referral requirement apply?

The referral provision will be waived for COVID-19 tests and/or treatment. In the event a claim is denied for no referral, it can be appealed for reconsideration.



What you need to know about **coronavirus**

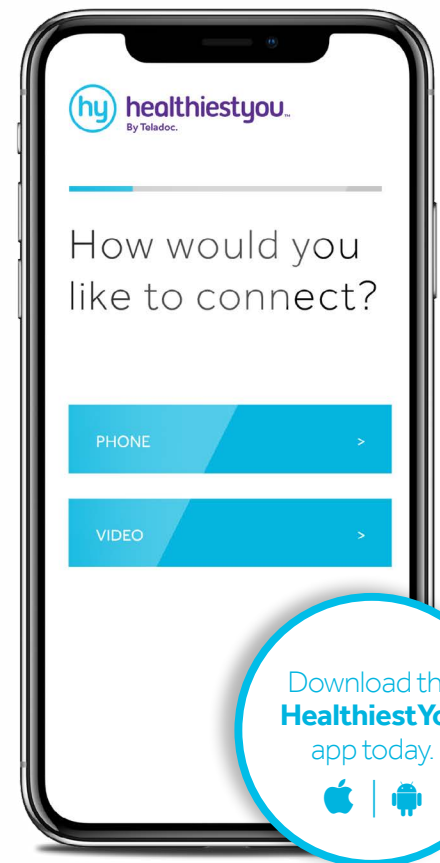


Be your **Healthiest You**



Coronavirus (2019-nCoV) is a respiratory illness caused by a virus that was first identified in China. It is highly contagious and includes symptoms like fever, cough, and shortness of breath. The risk in the U.S. is currently low, but knowing how to protect yourself is key. Here are three tips:

- 1 Keep it clean**
Clean your hands with soap and water for 20 seconds after touching surfaces in public areas, and especially if you are around someone who isn't feeling well. Also, clean and disinfect frequently touched objects.
- 2 Avoid contact with sick people**
Avoid close contact with people who are sick and avoid traveling to locations where there are outbreaks of the coronavirus. And if you get sick, stay home to avoid spreading the virus to others.
- 3 Contact HealthiestYou**
There is no cure for coronavirus, but if you have symptoms of the virus, contact HealthiestYou and our doctors can evaluate your risk and help with next steps when necessary.



Get relief today for free.

Visit telehealth4students.com | Call 855-870-5858

For non-covered students, visits are \$40. Access these benefits and more at uhcsr.com/myaccount.

Coronavirus

Frequently Asked Questions

What is coronavirus?

Coronavirus (2019-nCoV) is a respiratory illness caused by a virus that was first identified in China and it is highly contagious. The virus can be similar to the common cold, but some cases are more severe and could potentially be life-threatening.

What are the symptoms?

The most common symptoms are fever, cough, and shortness of breath, but occasionally symptoms are more severe. If you develop these or any flu-like symptoms, contact HealthiestYou to talk about your symptoms, travel history, and recent contact with anyone who may be infected with the virus.

What is the current risk in the U.S.?

While the risk outside China is currently low, additional cases have been identified in a growing number of other international locations, including the U.S. It is likely that person-to-person spread will continue, so more cases are expected to be identified.

How is coronavirus spread?

The virus can spread from person to person primarily through coughing and sneezing. Washing hands, cleaning commonly touched surfaces, and avoiding sick people are the best ways to prevent the illness from spreading.

How do I know if I'm at risk of contracting coronavirus?

You may be at greater risk if you have recently traveled to regions where there are currently outbreaks of the virus or if you come into contact with someone who has the virus. Symptoms typically appear within 2 to 14 days after exposure.

Is there a vaccine?

There is no vaccine for coronavirus at this time.

What should I do if I think I have coronavirus?

Because it is a virus, there is no cure, but HealthiestYou doctors can evaluate your risk and help with next steps when necessary. If it is determined that you have a different virus, our doctors can provide support to help relieve your symptoms.

Get relief today for free.

Visit telehealth4students.com | Call 855-870-5858

For non-covered students, visits are \$40. Access these benefits and more at uhcsr.com/myaccount.



Coping with a public health event

Coronavirus

If you turn on the TV, pick up a newspaper or go on the Internet, you'll likely hear news about the Coronavirus outbreak. The new virus was officially reported by the World Health Organization (WHO) on Jan. 9. Coronavirus has symptoms similar to a respiratory illness, including fever, cough, and shortness of breath – and in some cases can cause death. So far, cases have been reported across parts of China and several other countries, including a small number of confirmed cases in the United States.

While people may be impacted in different ways, there are several support resources available to you.

Optum is offering a free emotional support help line for all individuals impacted.

Additionally, there are several coping and disaster tools and resources available to you on [liveandworkwell.com](https://www.liveandworkwell.com).

Public Crisis Line: Our toll-free emotional support help line at **(866) 342-6892** is free of charge and available to anyone, so you can share it with family and friends. Caring professionals will connect people to resources. It will be open 24 hours a day, seven days a week.

What You Need to Know

- At the present, there is no specific vaccine to prevent Coronavirus (2019-nCoV).
- The CDC does not recommend the use of facemasks for the general public to prevent the spread of 2019-nCoV.
- If you are concerned that you may have been exposed to 2019-nCoV, contact your healthcare provider and monitor your health for 14 days from the last possible exposure.
- If you have traveled to China or were in close contact with someone with 2019-nCoV and begin to feel sick with fever, cough, or difficulty breathing within 14 days, seek medical care right away. Call ahead and tell them about your recent travel and symptoms. Avoid contact with others and follow preventive practices as outlined below
- There is no specific treatment for 2019-nCoV. If you become infected, you will receive supportive care to help relieve symptoms.
- If you are sick with 2019-nCoV, you can prevent the spread of the virus by following the steps listed on the **What to Do if You are Sick** page of the CDC website.
- You can stay current with the most up-to-date information by visiting the **2019 Novel Coronavirus** page on the CDC website.

What You Should Do

To help protect yourself and your loved ones, follow good prevention practices, including:

- Hand washing with soap and water for at least 20 seconds or use of alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available.
- Avoid touching your eyes, nose and mouth with unwashed hands.
- Avoid close contact or sharing cups or eating utensils with people who are sick.
- Clean and disinfect frequently touched surfaces.
- Cover your nose and mouth with a tissue when you cough or sneeze then throw the tissue in the trash.

Source: U.S. Centers for Disease Control and Prevention - <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Recommended Public Health Resources:

U.S. Centers for Disease Control and Prevention (CDC) – <https://www.cdc.gov/coronavirus/2019-ncov/index.html>

World Health Organization (WHO) – <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>



This service should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. The information and therapeutic approaches in this article are provided for informational and/or educational purposes only. They are not meant to be used in place of professional clinical consultations for individual health needs. Certain treatments may not be covered in some benefit plans.

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*Need a
little help?*

*You are not
alone.*



Confidential

Personalized

Convenient

39%

According to American College Health Association's 2017 survey, **39% of college students** report feeling so depressed that it was difficult to function and 1 in 5 are diagnosed or treated for anxiety.

Through BetterHelp, a national virtual counseling service, you can get the help you want, the way you want it. Starting on the effective date of your policy, you have access to Psychologists (PhD / PsyD), Marriage and Family therapists (LMFT), Clinical Social Workers (LCSW) and Licensed Professional Counselors (LPC). These professional licensed counselors will be available to you via ongoing text communications, live chat, phone, video or groupinars.

When you first visit the counseling website, you will be asked to register and complete a questionnaire that will request your UHCSR insurance information on your ID card, emergency contacts and your goals for accessing the service. The questionnaire will also ask you for counselor preferences (gender, specialty, etc.) to ensure you are matched with a practitioner that can help you meet your goals. Within 24 hours after completing the questionnaire, you will be contacted by a counselor to schedule an appointment and decide on a communication method that best suits your needs.

As an insured with **StudentResources**, there is no consultation fee for this service. Every communication with a BetterHelp counselor is covered 100% during your policy period.

Insureds must register at www.counseling4students.com to use BetterHelp services.

Non-insureds can now access BetterHelp, by clicking on "Get Started" and selecting "Registering for paid account".