



Coronavirus (COVID- 19) and Your University Benefits

USA Health & Dental Plan (BCBS)

[Blue Cross Blue Shield of Alabama](#)

For more information, visit www.AlabamaBlue.com/Coronavirus

Testing. As a result of the Families First Act, in-network diagnostic tests (labs) for COVID-19 will **be covered at 100% with no member cost sharing.**

Office Visit. If a member has an in-network office visit, urgent care visit, emergency room visit, behavioral health visit, or telehealth service with an in-network PPO provider (BCBS PPO or USA Health) and has a COVID-19 related diagnosis as outlined by the CDC and American Medical Association, **that office visit, urgent care visit, emergency room visit, behavioral health visit, or telehealth service will be covered at 100% with no member cost sharing.**

More than one in-network office visit, urgent care visit, emergency room visit, behavioral health visit, or telehealth service for the same member incurred on the same day will be covered if the urgent care visit, emergency room visit, behavioral health visit, or telehealth service is rendered by different in-network PPO providers and the claims are filed with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association.

Treatment. As applicable, inpatient deductibles, copays and coinsurance **will be required** if a member is admitted to an in-network hospital (non-USA) with a COVID-19 related diagnosis as outlined by the CDC and American Medical Association.

Teladoc Services –

<https://www.southalabama.edu/departments/financialaffairs/hr/resources/teledoc-covid-19-bcbsal.pdf>

Express Scripts

Standard refill policies allow members to refill or renew a prescription medication when 25% - 35% of their current prescription is remaining. This policy helps members stay on track with their medication during this time. Maintenance medications should be filled as a 90-day supply at Walgreens or via home delivery through the Express Scripts Pharmacy. For more information, visit the Express Scripts COVID-19 Resource Center at: <https://www.express-scripts.com/corporate/coronavirus-resource-center>

USA Health & Dental Plan (VIVA Health)

Testing. 100% coverage of FDA-approved lab testing from a participating/in-network reference lab (Labcorp or Quest) as well as the Alabama Department of Public Health on all plans. No deductible, copayment, or coinsurance will apply to the lab test and prior authorization from VIVA HEALTH is not required.

Telehealth. Members can have telehealth visits from any location with any network provider who offers them through their local office. Members also have Teladoc coverage through VIVA HEALTH and can access this benefit with no copayment.

Prescription refills. Members can get early refills of their maintenance medications, if needed. Members are encouraged to secure a 90-day supply of non-specialty maintenance medications. Home delivery from our mail-order pharmacy is available for most medications.

Treatment. If a member tests positive for COVID-19, treatment will be covered just as treatment for other illnesses is covered according to the terms and member cost sharing in your benefit plan.