

THE EMPLOYEE BENEFIT SERVICE CENTER

COVID-19 FAQ

We are in this together!



At The Employee Benefit Service Center, we realize this is a time of ever-changing information and while we all navigate through this fluid time, we will be here to support you, and your questions and concerns regarding benefits. **The EBSC has implemented extended service hours for your convenience.**

Until further notice *The Employee Benefit Service Center* will be available to assist you from **6:30 a.m. to 10 p.m. Monday through Friday**. If you are an employer or group member with questions specifically pertaining to the COVID-19 please reach out to us via phone at **800-310-6645, option 5** or email at customer.service@ebsccenter.com with "Coronavirus" in the subject line, with any of your questions or concerns. If you are in need of assistance during the weekend, please send an email in the same format and someone will respond to you as quickly as possible.

FAQ's

What is Coronavirus or COVID-19?

Coronaviruses are a large family of viruses. These viruses can cause various illnesses for people of all ages ranging from the common cold to more severe diseases. The disease has spread globally and is now being considered a pandemic. A pandemic is an epidemic that has spread across multiple continents or worldwide, usually affecting a large amount of people. The word pandemic may spark fear or concern. Please keep in mind, "pandemic" only refers to the spread of the disease, it does not refer to its fatality or death rate.

The best way to avoid contacting this virus is to not be exposed to it. There is not currently a vaccination for this virus. You can help protect yourself and others by:

- Washing your hands regularly.
- Distancing yourself from others with coughing or sneezing.
- Covering your mouth and nose with your bent elbow or tissue when coughing and sneezing.
- Avoid touching your eyes, nose and mouth.
- Sanitizing phones, keyboards, doorknobs, remotes, light switches, toilets, sinks, faucets, etc.
- Practicing Social Distancing and isolating yourself if you feel unwell.
- Seeking medical attention if you have a fever, cough or difficulty breathing.

Telehealth Provider Access

Many group plans are supporting and encouraging members to access health care providers from the comfort of their home through digital and visual technologies such as FaceTime, Skype, Zoom or via telephone. Many providers are offering this service temporarily during the Coronavirus pandemic. These visits are ideal for treatment of other illnesses, like the seasonal flu, allergies, pink eye and more. Many medical providers can provide a telehealth visit for other health needs which keeps you in your home safely while still receiving the care you need. For questions about this option please contact us at [800.310.6645](tel:800.310.6645).

Early Prescription Refill

If deemed appropriate, you may request to refill a 30-day prescription in advance. Please consider your current supply, as well as near-term medication needs to determine if you should refill early. For a limited time only, prescription drug delivery may be available if you have special needs or circumstances. If you have any questions, please contact us at [800.310.6645](tel:800.310.6645).

Where do I get tested for COVID-19?

If you know you have been exposed or are experiencing symptoms of the Coronavirus such as fever, cough, or difficulty breathing please contact your Primary Care Provider **first**. Only health care providers can order a test for COVID-19. For most providers the cost sharing for the testing of COVID-19 is being waived. For COVID-19 coverage and benefit options please contact us at [800.310.6645 opt 5](tel:800.310.6645). It is important to phone any provider or facility before you go so that they can take measures to prevent spread of the virus. Your Primary Care Provider can advise you as to whether you should treat yourself at home or visit an Urgent Care Center or Emergency Room. Please keep in mind that Emergency Rooms are for severe cases only and be aware that others in the ER are likely infected.

Lay-off, Reduction in Hours and Maintaining Eligibility.

Many Insurance companies are waiving the Actively-At-Work requirement for group health plans, to help employers maintain eligibility for their employees during lay-offs and reduced hours. If the employee was a covered, active employee immediately BEFORE the COVID-19 pandemic and their employment has been affected by mandatory changes and closures, short-term relief may be available. Each employer will notify members of their temporary policies and internal structure during this time. If you have further questions, please contact *The Employee Benefit Service Center* at [800.310.6645](tel:800.310.6645).

Center for Disease Control Information:

For further information and FAQ's on the COVID-19 please visit the CDC Website at: <https://www.cdc.gov/coronavirus/2019-ncov/index.html> or call [800.232.4636](tel:800.232.4636). To Submit an online inquiry to the CDC please visit: <https://www.cdc.gov/dcs/>

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