



## **Is the COVID-19 test covered under my health plan?**

WPS will waive any cost-sharing for laboratory tests related to COVID-19. For some employers, WPS is only the administrator, not the insurer. In these situations, it is the decision of the employer to determine how this will be covered.

The IRS has indicated that a health plan that otherwise satisfies the requirements to be an HSA qualified High-Deductible Health Plan (HDHP) may provide health benefits associated with the testing of COVID-19 without a deductible, or with a deductible below the minimum deductible (self-only or family) for an HDHP. An individual covered by the HDHP will not be disqualified from being an eligible individual because they received COVID-19 testing.

## **If I need to see a doctor for COVID-19, is that covered?**

WPS will waive prior authorization and any cost-sharing (i.e., copays/coinsurance/deductible) related to testing for COVID-19. Medically necessary office visits, emergency room visits, and provider care are covered according to the terms of your plan.

## **Can I use telehealth services from Teladoc® to get care for COVID-19?**

In most cases, yes! In fact, we encourage this. Telehealth services from Teladoc® are available to WPS customers and their dependents to answer questions about the virus, evaluate your risk, and provide support by phone or video call if you develop symptoms. All copays for Teladoc® for any condition will be waived starting in the near future; an announcement will be made on this soon.

- Telehealth services under an HSA-qualified HDHP will be subject to applicable deductible and coinsurance amounts as stated in your health plan.
- Medicare supplement plans are excluded because telehealth benefits are not a covered benefit under Medicare.
- Other, non-Teladoc, telehealth services (such as services offered by provider groups) will be covered based on the terms of the customer's insurance plan.

## **If I may be quarantined, can I get a larger supply of my prescription medications?**

There is no change in the way prescription drug coverage is administered. However, we encourage the use of home delivery for medications when available to help maintain social distancing. Early refills are also available when 25%–35% of the prescription medication is remaining. WPS will allow early refills for both 30-day supplies and 90-day supplies of retail and home delivery prescriptions. Note that not all medications are approved for extended supplies and the amount of the refill will vary depending on the number of refills remaining on the prescription.

## **What is covered if I'm quarantined?**

Your WPS health plan covers all medically necessary services based on the terms of your policy. There is no coverage for housing, food, and other items.

## **What if I need to be hospitalized for COVID-19?**

Hospitalizations are covered under the terms of your health plan.

## **Who at WPS can I call with questions about COVID-19 and my WPS insurance plan?**

You can call our Customer Support team using the number on your customer ID card.

## **Will there be coverage for a COVID-19 vaccine when one becomes available?**

Vaccines are an essential and highly effective way to prevent infectious disease in large populations. Unfortunately, a vaccine for COVID-19 is not yet available. If and when a vaccine is developed, it will be covered similar to other vaccines.

## **Are medical supplies such as masks, gloves, and disinfectants covered?**

Most of these supplies are not currently covered by insurance plans in general.