ALL SAVERS

INFORMATION IN THIS SECTION IS SPECIFIC TO ALL SAVERS.

Is there a Virtual Visit option for members?

Virtual Visit options are available to members in many plans. Where available, and if covered under the member’s plan, members can schedule a Virtual Visit with a provider. Virtual Visit providers Teladoc®, HealthiestYou, AmWell® and Doctor On Demand™ have developed guidelines for members who think they may have been infected by COVID-19.

A member’s Virtual Visit is a good place to discuss concerns and symptoms. Where indicated, the Virtual Visit provider may refer the member to their physician.

When a COVID-19 test is done, the test and test-related virtual visit will be covered at no cost share when billed with the appropriate codes.

How does this change apply to All Savers?

All Savers level-funded members already have access to $0 Virtual Visits through our partnership with HealthiestYou. For the All Savers fully insured membership that does not currently have access to this benefit, this service will be available to them for the next three months until June 18, 2020, at no cost to the group or member.

Has UnitedHealthcare changed telehealth guidelines for All Savers?

To increase system access and flexibility when it is needed most, we are expanding our telehealth policies to make it easier for people to connect with their healthcare provider. People will have access to telehealth services in two ways:

- **Designated Virtual Visit Providers** – Members can access their existing telehealth benefit offered through one of UnitedHealthcare’s designated partners for free. UnitedHealthcare Virtual Visit providers include HealthiestYou, Teladoc, Doctor on Demand and AmWell,

- **Expanded Provider Telehealth Access** – Effective immediately, through June 18, 2020, all eligible in-network medical providers who have the ability and want to connect with their

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Some of our products and networks have different features and as a result different guidelines and protocols are applicable to them. Please contact your UnitedHealthcare account representative for additional details.

Last updated 4/8/2020
patient through synchronous virtual care (live video-conferencing) can do so. We will waive member cost sharing for COVID-19 testing-related visits.

Do we send All Savers subscribers to UHC.com also? Are all the same practices being done by both UHC and All Savers? New 3/30

For general information on COVID-19, All Savers members can utilize UHC.com; benefit specific information is on the All Savers member portal myall saversconnect.com. All Savers is following the same practices that are in place as with Fully Insured, including the Special Enrollment Opportunity, coverage during reduction of work hours, and Virtual Visit and telehealth coverage.

Will All Savers consider relaxing current eligibility rules requiring employees to work 30 or more hours per week to be eligible for benefits until June 30, 2020 (or another date) so employees whose hours are reduced or employees are furloughed due to reduced work from COVID-19 situation can still be covered? Update 4/5

For health plan products: UnitedHealthcare is temporarily relaxing its requirement that employees be actively working to be eligible for coverage and will allow you to cover your reduced hour employees, if you pay the monthly premium. Please note that you must offer this coverage on a uniform, non-discriminatory basis.

If the employee is on a customer-approved leave of absence and the customer continues to pay required medical premiums, the coverage will remain in force for:

- No longer than 13 consecutive weeks for non-medical leaves (i.e., temporarily laid off)
- No longer than 26 consecutive weeks for a medical leave

Note coverage may be extended, if required by local, state or federal rules.

How does this Special Enrollment work with clients who pre-tax their deductions and their Section 125 plans don’t include this language? New 3/30

All Savers does not administer the section 125 benefit that an employer may offer. These are Flexible Savings Account type benefits.

Is the special enrollment opportunity going to be available to All Savers? Update 4/1

To assist members in accessing care in light of the COVID-19 National Emergency, UnitedHealthcare is providing its fully-insured small and large employer customers, along with All Savers, with a Special COVID-19 Enrollment Opportunity to enroll employees who previously failed to enroll in coverage. The opportunity will be limited to those employees who previously did not elect

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coverage for themselves (spouses or children) or waived coverage. See Notice of Special COVID-19 Enrollment Opportunity (English) and Notice of Special COVID-19 Enrollment Opportunity (Spanish) document for details.

The enrollment opportunity will extend from March 23, 2020, to April 13, 2020. The effective date for this special enrollment is 4/1/20.

- Customers are not required to adopt the Special COVID-19 Enrollment Opportunity. Because of this, no opt out action is required on their behalf. UnitedHealthcare realizes each situation is unique, and each customer must make their own decisions on the enrollment opportunity.
- Dependents, such as spouses and children, can be added if they are enrolled in the same coverage or benefit option as the employee.
- Standard waiting periods will be waived; however, existing eligibility and state guidelines will apply.
- For small employers (2-50), a wage and tax statement will be needed to validate the employee’s eligibility.

**Will Risk Management allow a grace period for employers to respond, post group termination, due to the COVID-19 national emergency?** New 3/30

Yes. All Savers will allow a 60-day extension post termination, and groups will still be able to provide the necessary documents to meet eligibility requirements for coverage. These impacted groups will have their coverage reinstated back to their original renewal/termination date. Termination notices have already been delivered up through June renewal timeframes. We will continue to evaluate to see if further extensions are warranted.

**Will renewal rate actions be delayed as a result of the COVID-19 National Emergency?** New 3/30

Renewals and all necessary information will be released on a timely basis.

**If my group’s enrollment drops by more than 10% as a result of the COVID-19 National Emergency, will my rates and premiums on my All Savers plan be subject to change?** NEW 4/8

Small group rates and premiums will not be adjusted at the time of new group coverage or off renewal.

For large group, for the present time, if the loss of enrollment is a result of the COVID-19 situation, rates and premiums will not be adjusted at the time of new group coverage or off renewal.

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Last updated 4/8/2020
Will you waive any rehire waiting period for employees terminated due to COVID-19 whom I hire back? **New 3/30**

Yes.

What continuation of coverage applies to my All Savers plan and one or more employees are terminated as a result of COVID-19? **New 3/30**

Standard COBRA continuation protocols apply.

If I terminate employees in the middle of the month as a result of COVID-19, will my All Savers coverage extend for the terminated employees until the end of the month? **New 3/30**

If premiums have been remitted for the month, coverage will continue through the end of that month.

What if employees are terminated and either they do not elect COBRA or there is no COBRA available because the group health plan has been discontinued or group is not eligible for COBRA? **New 3/30**

If employees are terminated and either they do not elect COBRA or there is no COBRA available, the employee has the opportunity to enroll in the Exchange in their state. Both Small employers and Individuals must elect Exchange Market Place Coverage within 60 days of the termination, or they will have to wait until the next open enrollment period.

UnitedHealthcare offers people a range of individual health insurance plans. Interested individuals may contact (800) 827-9990 to speak with an advisor who can assist.

They can also visit [https://www.healthmarkets.com](https://www.healthmarkets.com) to apply directly.

Are telehealth visits covered for behavioral health as well as medical for All Savers? **New 4/5**

All Savers members will have access to behavioral health services through our Virtual Visit partnership with HealthiestYou at no cost share from March 31 to May 31, 2020. Members will have the ability to schedule a behavioral health appointment in the HealthiestYou mobile app.