

FULLY-INSURED MEDICAL PLANS																							
CARRIER	SMALL GROUP NEW BUSINESS SUBMISSION EXTENSIONS	EXCEPTIONS	FURLOUGH/LAYOFFS SPECIAL RULES	PREMIUM GRACE PERIODS	IN-NETWORK DIAGNOSTIC TESTING FOR COVID-19	MAINTENANCE MEDICATIONS	TELEMEDICINE	CARRIER RESOURCES															
AETNA	<table border="1"> <thead> <tr> <th colspan="3">AFA Submission Updates</th> </tr> <tr> <th>Effective Date</th> <th>Notification of Sale</th> <th>Complete Submission</th> </tr> </thead> <tbody> <tr> <td>4/1/2020</td> <td>4/3/2020</td> <td>4/10/2020</td> </tr> <tr> <td>5/1/2020</td> <td>5/4/2020</td> <td>5/10/2020</td> </tr> <tr> <td>6/1/2020</td> <td>6/3/2020</td> <td>6/8/2020</td> </tr> </tbody> </table>	AFA Submission Updates			Effective Date	Notification of Sale	Complete Submission	4/1/2020	4/3/2020	4/10/2020	5/1/2020	5/4/2020	5/10/2020	6/1/2020	6/3/2020	6/8/2020	<p>Off Anniversary plan downgrades are available through July 31, 2020. Businesses that temporarily close will be allowed to continue their AFA plan provided premiums are paid monthly based on the assumption that the business will reopen after the COVID-19 pandemic. Business that close permanently Aetna will waive the 30 day advance termination requirement upon group request. Such a request must be received prior to the termination date.</p>	<p>Furloughed (temporarily laid-off) employees and those with reduction in hours will be temporarily allowed to stay on the medical plan provided premium payment continues and that the option to remain insured is offered to all impacted employees. Employees who are terminated, should be terminated from the group health plan and offered State Continuation/COBRA. Upon rehire, wait period will be waived. These exceptions will expire on July 31, 2020.</p>	<p>Aetna will work with AFA plan sponsors to extend grace periods for the months of March, April and May. Group must contact the Answer Team to establish the extension.</p>	<p>Member Cost-Share Waived</p>	<p>Waiving early refill limits on 30-day supply of maintenance medications. CVS waiving charges for home delivery of medications.</p>	<p>Member cost-share waived, through 6/6/2020</p>	<p>https://www.aetna.com/individuals-families/member-rights-resources/need-to-know-coronavirus.html</p>
AFA Submission Updates																							
Effective Date	Notification of Sale	Complete Submission																					
4/1/2020	4/3/2020	4/10/2020																					
5/1/2020	5/4/2020	5/10/2020																					
6/1/2020	6/3/2020	6/8/2020																					
AMERIHEALTH	Not applicable at this time	Not applicable at this time	<p>AmeriHealth New Jersey will honor employer requests to continue coverage for employees furloughed or temporarily laid off as a result of impacts of COVID-19. This exception applies to fully-insured and self-funded business. This exception is in effect until June 30, 2020. This exception will not be valid on or after July 1, 2020. Contact your Sales Team for additional details.</p>	Not applicable at this time	Member Cost-Share Waived	<p>Waiving early refill limits on 30-day supply of maintenance medications</p>	<p>Member cost-share waived, through 6/1/2020</p>	<p>https://www.amerihealthnj.com/html/custom/announcements/coronavirus.html?</p>															
CIGNA	Not applicable at this time	Not applicable at this time	<p>If an enrolled employee working 30 hours or more per week is furloughed or has hours reduced below 30 hours per week, Cigna will agree, at the groups formal request, to allow the employee to remain on the plan for the duration of the extended relief period as long as premium payments are made. "Extended relief period" is defined as the period starting on March 16, 2020 through May 31, 2020. This period may be extended by Cigna in response to evolving external events as well as Cigna's financial capacity.</p>	Not applicable at this time	Member Cost-Share Waived	No waiver at this time	<p>Telemedicine is available at the existing benefit level. Cigna has opened a 24-hour telephone HELP line, 866.912.1687, to allow you and your family members to speak with qualified clinicians about how to cope with anxiety, stress, or other issues related to the impact of the COVID-19.</p>	<p>https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center</p>															
EMBLEMHEALTH	Not applicable at this time	Not applicable at this time	Not applicable at this time	Not applicable at this time	Member Cost-Share Waived	No waiver at this time	<p>Telemedicine is available at the normal cost-share</p>	<p>https://www.emblemhealth.com/live-well/covid19/coronavirus</p>															
EMPIRE	Not applicable at this time	Not applicable at this time	Not applicable at this time	Not applicable at this time	Member Cost-Share Waived	No waiver at this time	<p>You can contact Nurse Line anytime at 877-825-5276 with questions. You can also use LiveHealth Online to see a doctor from your home on your phone, tablet, or computer with video. Log in at empireblue.com to learn more about LiveHealth online.</p>	<p>https://www.empireblue.com/blog/member-news/how-to-protect-ny/</p>															
HEALTHFIRST	Not applicable at this time	Not applicable at this time	Not applicable at this time	Not applicable at this time	Member Cost-Share Waived	<p>One-time refill for 30-day supply of chronic medications</p>	<p>Request a Teladoc visit by phone at 1-800-Teladoc (1-800-835-2362) or by visiting this https://member.teladoc.com/healthfirst</p>	<p>https://healthfirst.org/</p>															

FULLY-INSURED MEDICAL PLANS

CARRIER	SMALL GROUP NEW BUSINESS SUBMISSION EXTENSIONS	EXCEPTIONS	FURLOUGH/LAYOFFS SPECIAL RULES	PREMIUM GRACE PERIODS	IN-NETWORK DIAGNOSTIC TESTING FOR COVID-19	MAINTENANCE MEDICATIONS	TELEMEDICINE	CARRIER RESOURCES										
HIGHMARK DE	Not applicable at this time	Not applicable at this time	Not applicable at this time	Not applicable at this time	Member Cost-Share Waived for fully insured, ACA and Medicare Advantage Members	No waiver at this time	Telemedicine and virtual visits will waive cost-sharing and copayments for fully insured and ASO members under Teladoc, Amwell or Doctor on Demand for 90 days. ASO clients have option to opt out.	https://faqs.discoverhighmark.com/										
HORIZON BCBSNJ	<table border="1"> <thead> <tr> <th colspan="2">2020 New Business</th> </tr> <tr> <th>Effective Date</th> <th>Submission Date</th> </tr> </thead> <tbody> <tr> <td>4/1/2020</td> <td>4/15/2020</td> </tr> <tr> <td>4/15/2020</td> <td>4/29/2020</td> </tr> <tr> <td>4/28/2020</td> <td>5/12/2020</td> </tr> </tbody> </table>	2020 New Business		Effective Date	Submission Date	4/1/2020	4/15/2020	4/15/2020	4/29/2020	4/28/2020	5/12/2020	Not applicable at this time	Horizon is waving the “actively at work” requirement applicable to fully insured commercial plans. Furloughed employees or those with reduced work hours may remain covered under the group health plan provided medical premiums are paid. Furloughed employees may remain on the plan for the next 60 days (guidance released on 3/25/2020). Employees who are terminated should be offered State Continuation/COBRA.	Not applicable at this time	Member Cost-Share Waived	Waiving early refill limits on 30-day supply of maintenance medications	Access to telehealth will be provided 24/7 and member cost share will be waived through June 13, 2020. In addition, 24/7 access to licensed nurses who can assess and assist members with symptoms that are consistent with suspected COVID-19 infection. Those services are available through the company’s free “Horizon Blue” app, the www.HorizonBlue.com online portal, or by phone at 1-888-624-3096	https://www.horizonblue.com/coronavirus-2019
2020 New Business																		
Effective Date	Submission Date																	
4/1/2020	4/15/2020																	
4/15/2020	4/29/2020																	
4/28/2020	5/12/2020																	
INDEPENDENCE BLUE CROSS	Not applicable at this time	Not applicable at this time	Independence will honor employer requests to continue coverage for employees furloughed or temporarily laid off as a result of impacts of COVID-19. This exception applies to fully-insured and self-funded business. This exception is in effect until June 30, 2020. This exception will not be valid on or after July 1, 2020. Contact your Sales Team for additional details.	Not applicable at this time	Member Cost-Share Waived	Waiving early refill limits on 30-day supply of maintenance medications	Member cost-share waived, through 6/1/2020	https://news.ibx.com/coronavirus-2/										
MEMBERS HEALTH PLAN NJ	Not applicable at this time	Not applicable at this time	SPD allows for extended coverage to furloughed employees. Contact your Sales Team for additional details.	Not applicable at this time	Member Cost-Share Waived	No waiver at this time	Member cost-share waived, through 6/6/2020	https://membershealthplannj.com/resources/news/										
OSCAR	Not applicable at this time	Not applicable at this time	Not applicable at this time	Not applicable at this time	Member Cost-Share Waived	No waiver at this time	Telemedicine is available at the normal cost-share. \$0 non-HSA plan/\$15 HSA members	https://www.hioscar.com/covid19										
UNITEDHEALTHCARE OXFORD	<table border="1"> <thead> <tr> <th colspan="2">2020 New Business</th> </tr> <tr> <th>Effective Date</th> <th>Submission Date</th> </tr> </thead> <tbody> <tr> <td>4/1/2020</td> <td>4/8/2020</td> </tr> </tbody> </table>	2020 New Business		Effective Date	Submission Date	4/1/2020	4/8/2020	UHC is providing fully-insured Small Business and Key Accounts clients with a Special COVID-19 Enrollment Opportunity to enroll employees who did not previously enroll in coverage. The opportunity will be limited to employees who previously did not elect coverage for themselves (spouses, children) or waived coverage. The opportunity will extend from March 23 to April 3, 2020.	Furloughed employees and those with reduction in hours will be temporarily allowed to stay on the medical plan premium provided payment continues and that the option to remain insured is offered to all impacted employees. Employees who are laid-off, should be terminated from the group health plan and offered State Continuation/COBRA. Upon rehire, wait period will be waived.	Groups in need of assistance should contact their billing rep directly to discuss options available.	Member Cost-Share Waived for fully-insured commercial, All Savers, Medicaid and Medicare members	Waiving early refill limits on 30-days supply maintenance medications	Telemedicine is available at no cost. For groups enrolled on the Oxford platform, members should contact member services to request an online access code for telemedicine services.	https://www.uhc.com/health-and-wellness/health-topics/covid-19 .				
2020 New Business																		
Effective Date	Submission Date																	
4/1/2020	4/8/2020																	

Additional carriers will be added to the guide as information becomes available. Self-funded employers have the option of opting out of the above coverage extensions. Opt-out requirements and timelines vary by carrier. Please contact your dedicated Savoy Sales Team for assistance should your self-funded client wish to opt out.