



A Health and Benefits Newsletter for Employees and Families of the Orange Ulster School Districts Health Plan

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## CORONA VIRUS TESTING

**THE ORANGE ULSTER SCHOOL DISTRICTS HEALTH PLAN  
WILL PROVIDE 100% COVERAGE FOR IN-NETWORK DIAGNOSING AND LABORATORY TESTING  
FOR THE POTENTIAL CORONA VIRUS OFFICE VISIT OR LIVE HEALTH ONLINE (TELEMED) VISIT.**

Schedule of Medical Expense Benefits		
SERVICE CATEGORY	IN-NETWORK PROVIDERS Your Cost-Share:	OUT-OF-NETWORK PROVIDERS Your Cost-Share
<b>Physician/Professional Provider Services</b> <ul style="list-style-type: none"> <li>Office visit for testing for Novel Coronavirus (COVID-19)</li> </ul>	No co-Pay (\$0)	\$25 Co-Pay and then you pay 20% (and the Plan pays 80%) of the Allowed Amount (U&C) after the calendar year Deductible plus balances over Allowed Amount
<b>Urgent Care Facility when used for potential Novel Coronavirus (COVID-19) symptoms and testing</b>	No Co-Pay	\$45 Co-Pay and then you pay 20% (and the Plan pays 80%) of the Allowed Amount (U&C) after the calendar year Deductible plus balances over Allowed Amount
<b>Hospital Emergency Room when used for potential Novel Coronavirus (COVID 19) systems and testing. Must be for an eligible "emergency" as defined by the Plan.</b>	No Co-Pay	\$100 Co-Pay per visit, then the Plan pays 100% of the Allowed Usual & Customary Allowance for covered charges.
<b>Empire Live Health Online</b>  Telemed for potential and or symptoms of Novel Coronavirus (COVID-19)	No Co-Pay	N/A
<b>Laboratory</b>  Any lab approved to perform SAR-CoV-2 tests.	No Co-Pay	\$25 Co-Pay and then you pay 20% (and the Plan pays 80%) of the Allowed Amount (U&C) after the calendar year Deductible plus balances over Allowed Amount

If a patient/member obtains treatment from an in-network provider (all Empire Health Online Telemed visits are "in-network"), there is no co-pay by that member/patient; however, if an out-of-network provider is selected by the member/patient, the Plan's deductible, co-payment and co-insurance apply to that visit. To avoid these out-of-pocket costs, be sure to select in-network providers.

**Laboratory Tests** - All laboratories approved by New York State Certified Medicare & Medicaid Services (CMS) or the local state licensing authority to perform laboratory tests to verify the SARS-CoV-2 tests will be paid as "in-network" laboratories with no co-pay by the member/patient. The OUSDH Plan will pay these costs at 100%.

**Medicare Participants** - CMS has announced Medicare payors must also make these cost-sharing changes; however, they may not be ready to make the changes until April 2020. COVID 19 Medicare claims, in the interim, processed before the COVID 19 changes, will be reprocessed when the payor is able to make the adjustments.

The Orange Ulster School Districts Health Plan is committed to provide the best health benefit plan available for our Plan members and their covered dependents. As more information as to how best to diagnosis, test and treat the 2019 Novel Coronavirus becomes available from the Federal and State Health authorities, the Plan will update and adjust the Plan's benefits to best meet the membership's requirements.

For up-to-date information on the status of the "Corona Virus", please access CMS at [cms.gov/newsroom](https://www.cms.gov/newsroom) or at [cms.gov](https://www.cms.gov).