Information for our Members, Clients, and Brokers

(Current as of March 26th, 2020)

Nippon Life Benefits is dedicated to the wellness and health of our members and clients. In an effort to best serve you, we have researched information from the most reliable sources and summarized what you should know about this virus and how related claims will be handled.

For more information and to download the flyer in additional languages, please visit our website at www.nipponlifebenefits.com/coronavirus.

What is covered under my health plan?

Effective immediately, Nippon Life Benefits will waive in-network and out-of-network cost-sharing (including, but not limited to, co-pays, deductibles and co-insurance) for screening and testing for COVID-19. This waiver of cost-sharing also applies to in-network and out-of-network hospital, emergency department, urgent care and provider office visits where the purpose of the visit is to be screened and/or tested for COVID-19. We will also cover the treatment of COVID-19 in accordance with and governed by the insured person’s Nippon Life Benefit’s booklet-certificate and applicable law - notably, if we do not have a health care provider in an insured person’s network with the appropriate training and experience to meet the particular health care needs of the insured, an insured may visit an out-of-network provider at the in-network cost-sharing level, in accordance with the insured person’s booklet-certificate.

Medication Access through CVS Health

In an effort to ensure necessary medications are provided as needed, members can access short-term resources through CVS/Caremark.

As of March, 9th, 2020, all Nippon Life Benefits members will have access to a 90-day supply of maintenance medication prescriptions, and early refill limits will be waived on 30-day prescriptions at all in network pharmacies. In addition, CVS Pharmacies will waive charges for home delivery of prescription medications to help patients avoid visiting their local CVS Pharmacy.

Members can contact CVS/Caremark for more information.

Teladoc®

Given that COVID-19 is a communicable disease, in an effort to limit group interaction, we encourage the use of Teladoc® in place of in-person office visits when possible.

Teladoc® doctors can answer questions about the virus, evaluate your risk, and provide support by a phone or video call if you develop symptoms or have concerns. Doctors are available 24/7 by phone or video to support and advise you.

Nippon Life Benefits values member health above all. Therefore, effective March 1st, 2020 through May 31st, 2020, if a member has a plan that includes a fee for Teladoc®, Nippon Life Benefits will be waiving said associated fees regardless of diagnosis. If a charge has been paid, the member will be automatically reimbursed. No action is required from the member to receive the reimbursement.

Simplify Your Teladoc® Visit

Due to an increase in demand at both in-person health care sites and at Teladoc, members may experience higher-than-normal wait times. Teladoc has provided some tips to help you prepare and simplify your visit.

- Start by visiting the Teladoc website for information and frequently asked questions at https://www.teladoc.com/
- Download the Teladoc mobile app on the App Store or Google Play for the fastest service
- Teladoc requires users to share medical history before the first virtual visit. Complete this step in advance and get access to care sooner
- Utilize the Call-Back feature that enables you to hold your place in line and receive a call back from a representative to help register, request a visit, or get support
- After a visit request is initiated, you are encouraged to be available and ready to promptly answer our callbacks, as requests will be considered cancelled after two unanswered callback attempts by a doctor. In unique circumstances where a doctor is unable to connect with you after at least one callback attempt during a 10-hour period, we will cancel the visit request and communicate that change to you by email.
- On the web and app, users can visit the wait time estimator to determine an expected time for callback from a doctor
Telemedicine

Nippon Life Benefits encourages members to explore remote healthcare options, including Telemedicine visits in addition to our Teladoc® vendor supported benefits. In addition to covering COVID-19 testing related visits with no member cost share, beginning with services on 3/15/2020 we will also be covering all member’s in-network telemedicine visits with their providers that are unrelated to COVID-19 testing at the member’s normal plan benefits such as copay, deductible and coinsurance. For specific details regarding telemedicine and how it relates to your specific plan coverage, including out of network coverage, please see your booklet-certificate.

Members of NY employers with PPO plans, or members with HDHP plans that have met their deductible, will have access to all in-network telemedicine visits with their providers at no cost share regardless of type of service or diagnosis.

HDHP Plans: As it relates to members with a High Deductible Health Plan, the deductible (and other cost sharing) will be waived for telemedicine services only to the extent that the telemedicine services were preventive services that would otherwise be exempt from the deductible or were provided to test or diagnose COVID-19. All other telemedicine services may be subject to the deductible if the insured has a high deductible health plan. The federal Department of Treasury issued guidance that permits a high deductible health plan to cover services for the testing of COVID-19 before the deductible without it affecting the tax-preferred status of the plan and an individual’s corresponding health savings account.

Network Provider Considerations

We are working closely with all our provider network partners to monitor the impact to their participating providers that are rapidly adapting to emerging federal, state and local mandates. We fully expect that we will continue to see some provider offices closing temporarily or limiting office services or hours. Because of the continuous volume of changes, the Provider Locator tools of our provider network partners may not reflect the current status of each provider office. As a result, we strongly encourage you to contact the provider directly prior to any appointments to verify office hours and appointment status.

Vision Benefits through EyeMed®

Members with vision insurance through Nippon Life Benefits will still have access to those benefits during the COVID-19 pandemic. As some provider offices may be closed, it is recommended that members contact their local provider to ensure their hours haven’t changed. To reduce contact, we encourage members to utilize online benefits. Please note that online sites will require a valid prescription (within the last 24 months for eyewear and within the last 12 months for contact lenses). Online, in-network options include Glasses.com, ContactsDirect, Ray-Ban.com, LensCrafters.com, and TargetOptical.com

If a member has an eyewear emergency but is unable to visit a provider, they are encouraged to visit the EyeMed Customer Care Center to discuss benefit options. For customers who are unable to leave their home or are having difficulty locating an open provider, they may be eligible to receive an emergency
pair of replacement temporary emergency Adlens Adjustable Glasses at no cost (subject to availability). Likewise, if an emergency pair is needed, please visit the Customer Care Center on the member portal.

**Short Term Disability Eligibility**

COVID-19 related illnesses are handled the same as any other illness and will be considered according to the applicable plan provisions.

**Need someone to talk to about your stress or concerns regarding the COVID-19 pandemic?**

An Employee Assistance Program* is available for all Nippon Life Benefits members at no charge. The service is designed to provide confidential and personalized assistance and aid in providing overall well-being for those facing stress and anxiety due to the COVID-19 pandemic. Help is readily available by calling the employee assistance number below:

1-833-327-2386

*Brought to our members through our partnership with Aetna Signature Administrators®, Resources For Living®.

**What are the symptoms?**

From what has been reported so far, illnesses have ranged from people being mildly sick to being severely ill and even death. Below are the common symptoms:

Symptoms may appear in as few as 2 days or as long as 14 days after exposure. The elderly, children and those with underlying medical conditions may experience more severe symptoms.

- Fever
- Cough
- Shortness of breath

**How does it spread?**

People can catch COVID-19 from others who have the virus. The disease can spread from person to person through small droplets from the nose or mouth which are spread when a person with COVID-19 coughs or exhales. These droplets land on objects and surfaces around the person. Other people then catch COVID-19 by touching these objects or surfaces, then touching their eyes, nose or mouth. People can also catch COVID-19 if they breathe in droplets from a person with COVID-19 who coughs out or exhales droplets. This is why it is important to stay more than 3 feet away from a person who is sick.

(WHO is continuing to research how this is spread and will continue to share its findings).
**What to do if you think you may have the coronavirus?**

Call you healthcare provider immediately or local public health agency and ask for guidance. To minimize the risk exposing others, it is recommended to avoid public places, including public transportation.

**Is there a treatment for the coronavirus?**

To date, there is no vaccine and no specific antiviral medicine to prevent or treat COVID-19. However, those affected should receive care to relieve symptoms. People with serious illness should be hospitalized. Most patients recover thanks to supportive care.

In the event an immunization becomes available for COVID-19 and is recommended for children through the attainment of 19 years-of-age, we will cover the immunization at no cost-sharing for insured children through the attainment of 19 years-of-age. In the event an immunization is recommended for COVID-19 for adults who are 19 years-of-age and older, we will cover the immunization immediately for these insured persons at no cost-sharing.

**How can I protect myself?**

- It is recommended to follow good prevention practices such as: The Center for Disease Control (CDC) recommends avoiding travel to areas declared as high risk.
- Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom; before eating; and after blowing your nose, coughing, or sneezing.
- If soap and water are not readily available, use an alcohol-based hand sanitizer with at least 60% alcohol. Always wash hands with soap and water if hands are visibly dirty.
- Avoid touching your eyes, nose, or mouth with unwashed hands.
- Avoid contact with others who are sick.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.

**Is there guidance related to travel?**

Based on the growing number of identified cases of the virus, the list of areas of risk continues to change. It is our recommendation that to find the most up to date areas, go to the CDC website (https://www.cdc.gov/coronavirus/2019-ncov/travelers/index.html). Currently, there are multiple countries at a Level 3 risk – China, Iran, Italy, and South Korea. Please continue to check the website for the most accurate travel advisories.
Trusted resources:

For the most accurate and up to date information, we recommend going to the CDC website (Center for Disease Control) https://www.cdc.gov/coronavirus/2019-ncov/index.html and the WHO website (World Health Organization) https://www.who.int/emergencies/diseases/novel-coronavirus-2019.