



# Business Continuity

## COVID-19

### Frequently asked questions

For the Americas region

# With so much uncertainty about the rapidly evolving international situation, we understand that you are likely to have questions about both our business continuity plans and the cover available under the terms and conditions of Aetna plans in relation to COVID-19 (Coronavirus).

## This document covers the key points we anticipate you'll want to know.

We will continue to closely monitor events – gaining guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and World Health Organization (WHO) — and are fully committed to working with our business partners to keep bringing the right solutions and resources to our customers.

In an unprecedented situation such as the one we are currently facing, we recognize the potential need to act quickly and so will issue updates to this document in response to any changes in the global state of affairs. Therefore, please ensure you are referring to the most up-to-date version by clicking **this link**.

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# Business continuity plan

## Does Aetna International have a Business Continuity Plan (BCP) in place?

Yes, we have a robust BCP in place which covers all aspects of our organization, along with a specific COVID-19 action group chaired by our CEO. We also keep abreast of government guidelines through our chief medical officer and will adapt our plans accordingly.

Our commitment is to 'business as usual' wherever possible. Whilst some of our offices are temporarily closed, we have planned for this situation and operationally our employees are able to work effectively from home. Due to the unprecedented nature of this situation, it's possible that members may experience a slight delay with some aspects, such as receiving their member ID cards, but rest assured that this will not affect eligibility of cover or receiving treatment if needed. While we cannot predict every eventuality, if we experience any challenges to our service, we will provide further communication.

## Additional resources

### Is Aetna offering any additional resources to members during the COVID-19 outbreak?

#### Resources for members in the U.S.

- From June 5, 2020 through January 31, 2021, fully-insured members (and some self-insured members) in the U.S. are being offered zero co-pay telemedicine visits for all in-network, outpatient behavioral and mental health telemedicine visits. Cost sharing will be waived for all telemedicine visits through the Aetna-covered Teladoc offering and telemedicine visits with contracted providers.

- Starting on March 9, 2020, CVS Pharmacy announced that they were waiving charges for home delivery of prescription medications indefinitely. This allows members to get the prescriptions they need from the comfort of their home.
- Through January 31, 2021, Aetna is waiving early refill limits on 30-day prescriptions of maintenance medications for all members with pharmacy benefits administered through CVS Caremark.
- CVS Health is coordinating COVID-19 drive-through testing in several states to bolster efforts to manage the spread of the virus and provide people with on-the-spot testing. Results are available within 2 - 5 days depending on demand. **Click here** to read more on these testing sites.





## Resources for members outside of the U.S.

- **Employee Assistance Program** — we're continuing to provide 24-hour access to clinical counselors who are available to provide face-to-face and telephonic counseling support for stress and anxiety. Please refer to the **Employee Assistance Member Guide** for further information on how this service can support you and your employees and how to access it.

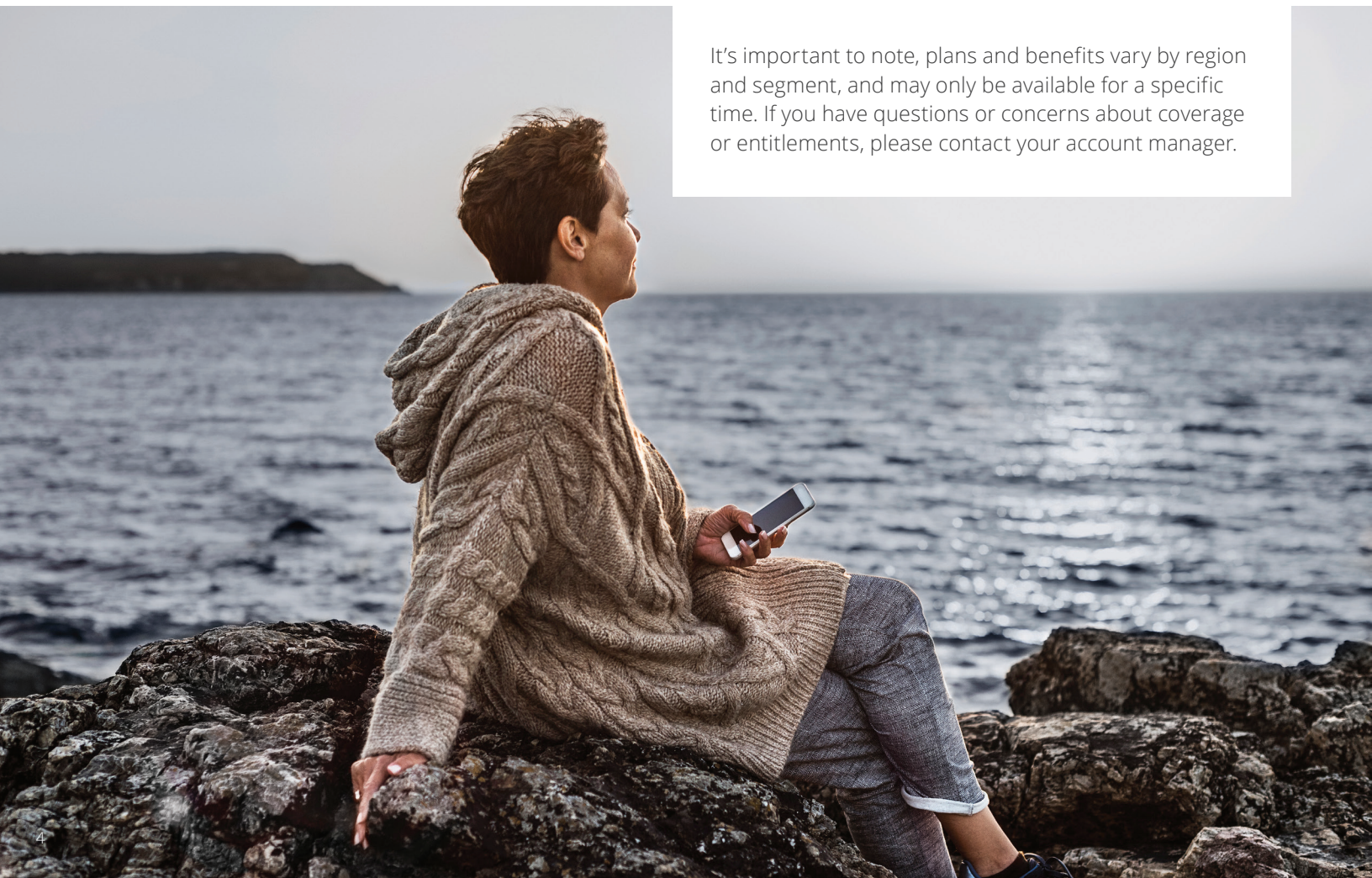
## Resources no matter where you are in the world

In addition to the above services, the following resources are also available for eligible members:

- Through existing **care management programs**, we're proactively reaching out to members most at-risk for COVID-19. Care managers walk members through what they can do to protect themselves, where to get information on the virus, and where to go to get tested.
- We're offering free access to myStrength, our highly interactive, personalized app that helps address depression, anxiety, stress, and more.

- **WorldAware's** (previously known as red24) **Coronavirus Intelligence and Advice Center** provides you and your employees with access to travel safety alerts and webinars in addition to the latest intelligence, updates, and advice on the COVID-19 outbreak. Additionally, for those members who have access to WorldAware as part of their plan, you can access further security and advisory services such as personalized daily alerts by email or SMS, by accessing WorldAware directly. Please refer to your policy documentation on how to access this service.
- Our member **Health Hub** provides access to further well-being support, member offers, content and links to our **Care and Response Excellence (CARE) team** for 24/7 health and well-being clinical support.
- We launched the **Remote working & social distancing support resource** hub on our website. Available publicly at **AetnaInternational.com**, it offers comprehensive support to help members find ways to boost and protect their mental and emotional health and well-being during this time.
- We partnered with **Wysa**, a confidential and anonymous mental well-being app and service to provide members with instant, 24/7 access to guided mental well-being support, which can help people to self-manage feelings of anxiety, financial stress, isolation and more.

It's important to note, plans and benefits vary by region and segment, and may only be available for a specific time. If you have questions or concerns about coverage or entitlements, please contact your account manager.



# Medical plans

## **Will members' existing health benefits be affected by the COVID-19 outbreak?**

Our members' existing health benefits are not affected by the COVID-19 outbreak, which will be assessed under the same terms and conditions as any other viral infection. Any medical advice and subsequent treatment will be covered by Aetna International, as it would any other eligible medical condition, in accordance with a member's plan.

## **Is there any point at which Aetna will cease to provide medical cover for COVID-19?**

No, our policies do not exclude epidemic or pandemic scenarios. Viral infections remain covered and we will not stop coverage for COVID-19.

# Testing, treatment and vaccines

## **Will members be covered for diagnostic testing for COVID-19?**

Aetna is waiving member cost-sharing for diagnostic testing related to COVID-19. This policy covers the cost of a physician-ordered test and the office, clinic or emergency room visit that results in the administration of or order for a COVID-19 test. The test can be done by any approved laboratory. This member cost-sharing waiver applies to all medical lines of business.

## **Is a physician's order required for coverage of a COVID-19 test?**

An order from an authorized health care professional is required for covered COVID-19 tests for Aetna plans. Drive-through testing is covered when referred by a licensed physician or authorized health care professional.

## **Is there a limit on the number of COVID-19 tests we will cover for a member?**

Aetna is not limiting the number of diagnostic testing we will cover for members, however all tests must still meet the requirements listed in this section for coverage.

## **Will members who travel to COVID-19 high risk areas be excluded?**

Due to the existing spread of the disease, we are not applying any exclusion regarding putting oneself in danger if a member has traveled to an area where cases of COVID-19 have been confirmed. Governments are controlling access to areas with high rates of infection, and members should heed this advice for their own protection. However, we will not exclude cover for members who contract COVID-19 in these areas.

## **Will mandatory testing be covered?**

As stated above, we only cover COVID-19 diagnostic testing when a member has been referred by a licensed physician.

Some countries require COVID-19 testing for travelers on arrival. Airlines and travel providers may also enforce COVID-19 testing for travelers prior to departure. We don't cover mandatory testing for travelers either on arrival or departure – we'll only provide cover for diagnostic testing when it is referred by licensed physician, unless otherwise required by law.

## **Which COVID-19 test types and brands are eligible to be covered?**

To ensure we cover effective tests, we will only pay costs for tests that our CARE team consider to be appropriate. In line with the guidance above, only tests referred by a licensed physician in an appropriate medical facility are eligible.

## **Will Aetna cover home testing for COVID-19?**

Tests must be prescribed by a licensed physician and obtained from an appropriate medical facility. If the licensed physician does not issue an actual prescription, we must receive evidence of the licensed physician's advice to take the specified test at home. In all cases, our CARE team must also confirm that the test is still considered to be effective when administered at home, and not at a medical facility.

## **Will Aetna cover commercially available COVID-19 diagnostic kits?**

There are COVID-19 self diagnostic kits available in the open market to purchase, however, we are not able to validate or provide any guidance on commercially available self-diagnosis COVID-19 kits. We recommend that members follow the guidance issued by their local health authority and contact their local health care provider if they are worried about symptoms.

## **Will Aetna cover saliva testing for COVID-19? Does this include home-based saliva testing?**

Aetna will cover FDA-approved saliva testing as long as tests are ordered by a licensed physician. This includes home-based saliva testing.

## **Will Aetna cover COVID-19 antibody testing?**

Aetna will cover, without cost share, serological (antibody) tests that are ordered by a physician or authorized health care professional and are medically necessary. This applies to members in the U.S. as well as outside of the U.S.

## **Will Aetna cover antibody tests for school or employment-related purposes?**

Aetna's health plans do not cover serological (antibody) tests that are for purposes of: return to work or school or for general health surveillance or self-surveillance or self-diagnosis, except as required by applicable law.

## **Will members be covered for inpatient treatment for COVID-19?**

Aetna will waive member cost-sharing for inpatient admissions for treatment of COVID-19 or health complications associated with COVID-19 at all in-network facilities for members of Aetna-insured commercial plan sponsors. We are also extending this policy to self-insured plans and members. We appreciate this impacts benefits, and for self-insured plan sponsors you can decide whether to extend this change to plan participants. If you would like to opt out of this provision, please contact your Aetna representative. This policy is effective for any such admission through January 31, 2021.

Please note: For members in the U.S. — some states have waived prior authorizations related to hospitalization for COVID-19. This change allows for expedited access to the necessary treatment.

## **Will the costs of medical quarantine be covered?**

If a member is placed under medical quarantine in a medical facility, the costs of the quarantine are covered in accordance with your plan coverage. If the member is in a government medical facility and there is no charge for the quarantine, they will be able to claim for hospital cash benefit if available on their plan.

Please note: There is no benefit available for costs associated with quarantine or isolation in the home or any non-medical facility.

## **Will there be any out-of-pocket costs for Aetna members to receive a COVID-19 vaccine?**

Aetna is waiving member cost-sharing related to COVID-19 vaccination for our commercial plan members. This applies to our self-insured plans as well. Aetna will cover COVID-19 vaccine administration fees without cost-sharing, for in- and out-of-network providers both inside and outside the United States.

Aetna will cover any COVID-19 vaccine that has received FDA authorization, either through an Emergency Use Authorization (EUA) or licensed under a Biologics License Application (BLA).

## **When and where can Aetna members get vaccinated?**

COVID-19 vaccinations will be available at pharmacies, including CVS, as well as doctors' offices at other clinical sites of care. We expect that vaccine distribution will occur in phases, beginning with high-risk health workers, first responders and older adults living in long-term care facilities. It is expected to take many months to vaccinate the population and the time line will depend on geographic location.

For our members in the U.S., CVS Health will play a key role in vaccine administration. All 10,000 CVS Pharmacy® stores nationwide are being readied to administer COVID-19 vaccines, including training our health care professionals and securing all needed equipment to handle and store the vaccines. We will work with CVS Pharmacy stores and other vaccine administrators to offer our members safe and timely access to vaccines.



# Evacuation and repatriation of mortal remains

## What is covered in terms of emergency evacuation?

Due to the rapidly escalating global situation, undertaking medical evacuations across borders has become extremely challenging. Many countries have locked down their borders or have increased restrictions for entry.

Where the emergency evacuation benefit is included on a member's plan, cover remains eligible subject to the terms and conditions of the plan. However, the controls and restrictions put in place by government bodies and medical evacuation providers may affect the transfer of members as the COVID-19 situation progresses. This is outside Aetna's control.

All evacuation cases will require additional consideration to understand how the current restrictions may affect the available options and evacuation strategy.

- All transfers will be subject to additional patient screening for history of respiratory symptoms or fever, travel history, contact history and COVID-19 testing

- Border restrictions also apply to healthcare workers escorting patients

- Admission to receiving medical facilities requires close liaison to manage COVID-19 risk.

Please note: Bed availability is becoming increasingly limited due to pressure on health systems and isolation requirements for incoming international patients

## Will Aetna cover the repatriation of mortal remains?

Where the repatriation of mortal remains benefit is included on a member's plan, cover remains eligible subject to the terms and conditions of the plan. Some causes of death, including infectious diseases, require additional precautions and paperwork. We will cover these additional costs if part of an otherwise eligible claim. Controls and restrictions put in place by government bodies may affect the transportation of mortal remains. This is outside Aetna's control.

# World Traveler plans

## Are World Traveler (WT) plans affected by COVID-19?

No, our existing World Traveler policies do not exclude epidemic or pandemic scenarios. Viral infections remain covered and we will not stop coverage for COVID-19. However, Governments are controlling access to areas with high rates of infection, and members should heed this advice for their own protection.

## Are members who are quarantined during their trip covered?

World Traveler plans will cover costs for COVID-19 testing, treatment and quarantine in a medical facility in line with details given above in our Testing, treatment and quarantine section.

## How is trip interruption covered?

Trip interruption is not a covered benefit on the standard World Traveler plans. The World Traveler Plus plans include trip interruption. We will cover these services as a direct and necessary result of bodily injury, emergency situation or illness to the member or dependent up to \$2,000.

## Will World Traveler plans cover diagnostic testing?

Yes. As noted above in the section marked 'Testing and quarantine', tests must be prescribed by a licensed physician and obtained from an appropriate medical facility. If the licensed physician does not issue an actual prescription, we must receive evidence of the licensed physician's advice to take the specified test in a non-medical setting. For example, at the member's travel accommodation. In all cases, the CARE team must also confirm that the test is still considered to be effective when administered in a non-medical setting, and not at a medical facility.

## Will World Traveler plans cover COVID-19 antibody testing?

Antibody testing is not covered by our World Traveler plans.

# Other costs

## Will Aetna cover any documentation fees incurred?

If a member is charged for documentation relating to COVID-19, such as certification confirming a negative test result, we will assess the costs under the same principles as any other documentation fee. It is expected that the cost of initial documentation should be included in the doctor's consultation fee, and only charges for additional documents will be considered.

## Will Aetna reimburse costs for protective equipment?

There is no benefit available for face masks, hand sanitizer, or other items that are purchased as a general preventative measure.

## Where this document refers to 'licensed physician', the following definition applies:

Licensed physician: a person who:

- has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organization, and
- is licensed by the relevant authority to practice medicine in the state and/or country where the treatment is given





# General questions

## What is COVID-19?

The CDC and WHO are actively monitoring the outbreak of a new coronavirus strain called COVID-19, which causes respiratory illness. The virus, which has infected thousands of people **worldwide** and caused deaths, originated in Wuhan City, China. As of March 11, 2020, the **World Health Organization has declared the situation a pandemic**. Please visit the **CDC Traveler's Health website** for travel notices and precautions.

## What are the symptoms of COVID-19?

Common signs of infection include respiratory symptoms, fever, cough, shortness of breath and breathing difficulties. In more severe cases, infection can cause pneumonia, severe acute respiratory syndrome, kidney failure, and even death.

People with heart and lung disease or weakened immune systems, as well as infants and older adults, are at higher risk for upper and lower respiratory tract illness.

## How is COVID-19 spread?

Human coronaviruses are usually spread from an infected person to others through the air by coughing and sneezing and through close personal contact, such as touching or shaking hands.

For more information on treatment plans and cover for infectious diseases, including coronavirus, or if you're planning an overseas trip and want advice on helping to protect your health and well-being, contact Aetna International's CARE team who will be happy to help:

- Log in to the **Health Hub** — your secure member website
- Call the number on the back of your Member ID Card

Please note: The CVS Health Enterprise Response and Resiliency and Infectious Disease Response teams are actively monitoring the rapidly evolving international coronavirus outbreak, including guidance from trusted sources of clinical information such as the Centers for Disease Control (CDC) and The World Health Organization (WHO). Due to the fluidity of the situation, the above responses are statements of facts as they exist today. We reserve the right to operate and change our response as needed.



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