



Santa Barbara County Fire Fighters Inc., IAFF Local 2046 Health Plans

Important Benefit Contact Information for Coronavirus (COVID-19)

With growing concerns regarding the Coronavirus (COVID-19) we wanted to be sure our members have a peace of mind with access to available resources, just in case you or your loved ones start feeling sick. If you are enrolled in an SBCFF Blue Shield medical plan, you can always contact your Blue Shield provider, but please know that you and your enrolled dependents also have access to the following resources:

COVID-19 Testing and Antibody Testing is Covered

As you may know, our medical benefit partner, Blue Shield, wants to relieve the stress and the burden of additional costs for members by providing coverage for COVID-19 screening tests at no out-of-pocket cost. Blue Shield is waiving any copays, coinsurance, deductibles, and prior authorization for the focused test used to diagnose COVID-19.

For any members/retirees enrolled in an SBCFF Blue Shield medical plan, please be aware that you may also have access to fully-covered COVID-19 antibody (serology) tests. When a member's doctor determines the test is medically appropriate, Blue Shield will cover and waive cost share for serology tests when they are used for health diagnostic purposes and meet the criteria of the CARES Act and direction from the Centers for Medicare and Medicaid Services.

Testing for COVID-19 must be medically necessary and received from an FDA/CDC-approved facility.

COVID-19 Treatment is Covered

Effective **March 1, 2021** medically necessary COVID-19 treatment received from in-network providers continues to be covered by Blue Shield, but may be subject to applicable member cost share (including deductibles or copays for HSA members).

Treatment for COVID-19 must be medically necessary and received from an FDA/CDC-approved facility

Filing a COVID-19 Testing/Treatment Claim

If you received medically necessary COVID-19 testing or treatment from an FDA/CDC-approved facility, those services should have been covered at no cost to you. In the event that you received a bill from the facility, you can submit a claim form for reimbursement to Blue Shield by accessing their claim form in the following link: <http://mybenefitsbrochure.com/sbcff/claimforms/Blueshieldclaimform.pdf>

Please note, that your testing or treatment must have been medically necessary as authorized by your doctor and received at an FDA/CDC-approved facility. COVID-19 testing is covered at no member cost share regardless of your date of service, however, COVID-19 treatment and services are only fully-covered for dates of service through **February 28, 2021**.

Locate a COVID-19 Testing Facility

Members and dependents can instantly locate a nearby COVID-19 testing facility with Blue Shield's locator tool, by going to www.blueshieldca.com/coronavirus pre login website members/retirees may use the online symptom checker to assess their risk for COVID-19 and get treatment options or by calling Blue Shield Customer Service at **(800) 443-5005**.

TelaDoc

Enrolled members and dependents can sign up for Teladoc which provides you access to a doctor from the comfort of home, minimizing the risk of exposure to yourself and others. Doctors are available 24/7 via smartphone, tablet, or computer webcam. The doctor you see via TelaDoc can evaluate your symptoms, determine whether you're at risk for COVID-19, and let you know whether you need to visit a local health care provider in person for COVID-19 testing.

Visits to TelaDoc providers are available at \$0 copay for enrolled members/retirees and dependents, however, please note that you may be required to enter a credit card upon registration due to system requirements and to process any prescriptions. Please also note, beginning January 1, 2022 the HSA-Eligible PPO deductible will apply to TelaDoc visits.

You can register for TelaDoc on your computer or mobile device via the TelaDoc app or on the web at www.blueshieldca.com/teladoc.

HSA Qualified Medical Expenses under the CARES Act

Effective immediately, members/retirees enrolled in the Blue Shield HSA-Eligible PPO plan may now use their HSA funds towards OTC medications and menstrual products without penalties. This change also applies retroactively to January 1, 2020. Be sure to submit any receipts for OTC medications and menstrual products received after that date to Blue Shield/HealthEquity.

Blue Shield/HealthEquity is currently updating their system and vendors to process OTC medications and menstrual products as QMEs. This means that your HSA debit card may not work at all locations or retailers, so be sure to hold on to your future receipts for these services as well. Should you have any questions or need assistance, please contact Blue Shield/HealthEquity at the phone number on the back of your HSA debit card at **(866) 346-5800** or visit <https://www.healthequity.com/>.

Blue Shield Early Prescriptions

Blue Shield members who need help obtaining an early prescription refill can call the customer care number located on the back of their medical ID card for assistance or work with their pharmacist, who can assist in obtaining an override. Please contact Blue Shield Customer Service for pharmacy related questions at **(800) 443-5005**.

LifeReferrals 24/7

Enrolled members/retirees and dependents have access to LifeReferrals 24/7 through Blue Shield. LifeReferrals 24/7 offers convenient and confidential support to help you meet life's challenges, including the COVID-19 pandemic. Upon calling in you will be connected with a team of experienced professionals ready to help you with a wide range of personal and family issues.

LifeReferrals 24/7 is available 24/7/365 and the first 3 visits are covered at \$0 copay, then may be subject to applicable member cost share.

To get started please call LifeReferrals 24/7 at **(800) 985-2405** or visit www.lifereferrals.com and enter the access code: **bsc**.