When you enrolled in your health benefit plan (Plan) you received a Summary of Benefits and Coverage document (SBC) to help you understand your benefits. The following temporary changes have been made to your Plan.

For the purpose of this notice, cost share means the amount of co-payment, co-insurance and/or deductible which you would otherwise be responsible for when you receive certain health care services.

**COVID-19 Testing and Testing-Related Visits**

Effective February 4, 2020, through April 20, 2021 or the end of the Public Health Emergency period, as declared by the Secretary of the Department of Health and Human Services (HHS), you will not be responsible for any cost share for the following services: approved and authorized COVID-19 diagnostic testing, and testing-related visits at a physician's office, urgent care center, or emergency department of a hospital or alternate facility. Testing must be provided at approved locations in accordance with U.S. Centers for Disease Control and Prevention (CDC) guidelines. This cost share waiver applies to services received from both in-network and out-of-network providers.

**Virtual Visits through a Designated In-Network Provider**

Effective March 18, 2020 through September 30, 2020, you will not be responsible for any cost share for virtual visits received from a designated virtual network provider (AmWell, Doctor on Demand or Teladoc).

**Other Virtual or Telehealth Services**

**COVID-19 Testing Related Telehealth Visits**

Effective February 4, 2020 through July 24, 2020, unless otherwise extended, you will not be responsible for cost share for visits with your medical provider through live audio with video-conferencing or audio-only (telephonic) technology when the visit is related to COVID-19 testing. This cost share waiver applies to services received from both in-network and out-of-network providers. Effective July 25, 2020 through September 30, 2020, services will be provided with no cost share for telehealth visits with in-network providers.
Behavioral Health and Substance Use Disorder

All eligible in-network and out-of-network behavioral health care providers who have the ability and want to connect through live audio with video-conferencing or audio-only (telephonic), may do so to support your behavioral health (mental health and substance use disorder) needs.

Physical office visits (not telehealth or telephonic) will pay according to normal Plan benefits.

If you have questions about this notice, please call the toll free number on the back of your UnitedHealthcare ID Card.