

COVID-19 Claims FAQ

Will the vaccines be covered?

Yes, you will be able to get the vaccine at \$0 cost-share, no matter where you get the vaccine in the U.S. and including when two doses are required, at both in- and out-of-network providers through the national public health emergency period*. The cost of COVID-19 FDA-authorized vaccine serums will initially be paid for by the government. Administration fees for in-network providers will be based on contracted rates. Administration fees for out-of-network providers will be based on published rates.

*Does not apply to short-term limited duration health plans.

For additional information on COVID-19 Vaccines, visit [COVID-19 Vaccine Information](#).

To find vaccine resources in your area, visit the [CDC VaccineFinder](#).

Additional Support Line

Optum is opening its **Emotional-Support Help Line**, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum's toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.

Will testing and physician visits be covered for COVID-19?

Medically-appropriate COVID-19 testing-related services have \$0 cost-share (copay, coinsurance or deductible) during the national public health emergency period, currently scheduled to end October 12, 2022. This coverage applies to in-network and out-of-network tests and physician visits.

Members are now able to purchase over-the-counter (OTC) at-home COVID-19 tests, at little or no cost to you. To help you better understand the benefit — including where to find at-home tests and how to submit a claim for reimbursement — view [COVID-19 Home Test Member Reimbursement](#).

Will treatment be covered for COVID-19?

Yes, treatment is covered but cost sharing according to policy benefits does apply.

Will cost sharing be waived for Telehealth visits?

All policies that have access to HealthiestYou telehealth will continue to provide virtual visits at no costs throughout the policy year. For other visits see below:

- For COVID-19 in-network-only telehealth services: the cost share waiver will extend through **October 12, 2022**.
- For COVID-19 out-of-network telehealth services: the cost share waiver will extend through **October 12, 2022**.
- For non-COVID-19 telehealth services (both in and out-of-network): cost sharing according to policy benefits does apply.

Can students obtain early refills on prescriptions?

Eligible H&W Indemnity (SPC), Ltd. for and on behalf of Student Resources SP, a UnitedHealth Group Company and OptumRx members who need an early prescription refill to ensure they have sufficient medication on hand may request one through their current pharmacy. Consider your current supply, as well as near-term medication needs to determine if you should refill early.

What about services performed outside of the US, will it be covered?

Yes, the claim will be subject to policy provisions and limitations. If the policy includes HealthiestYou, our telehealth product, it will now allow free visits outside of the U.S. Contact the Customer Services number on your ID card for more information.

My provider recommended I get a test, and I don't know where to go.

Visit <https://covid19testcenterlocator.uhc.com/> to find a test center.

COVID-19 General Information

What is coronavirus?

COVID-19 is a respiratory infection. It is caused by an RNA virus called nCoV19 that is part of the SARS lineage of coronaviruses.

What are the symptoms?

The most common symptoms of COVID-19 are: fever, cough, and shortness of breath. Those who develop serious illness are often found to have pneumonia.

Who is most at risk?

Most cases of COVID-19 worldwide have been mild and >80% of infected individuals have been able to fully recover at home. However, some people are at higher risk of getting very sick from this illness and should take additional precautions. Those people include:

- People over the age of 60, particularly those over the age of 80;
- People who have chronic medical conditions like heart disease, diabetes, chronic lung disease, chronic renal disease, cancer and obesity; and
- People who have a suppressed immune system from medications or those that have a compromised immune system.

Early indication is that the cause of death in individuals with COVID-19 is sepsis, ARDS and/or cardiac arrest. Please refer to www.coronavirus.gov.

What should I do if I have symptoms?

If someone thinks they have been exposed to COVID-19 and develops symptoms such as fever, cough and/or difficulty breathing, they should first CALL a health care professional for medical advice. Please refer to www.coronavirus.gov.

Is it true that people can infect others before they themselves show any symptoms?

Yes. It is believed a person can be contagious several days before symptoms appear and up to 14 days after symptoms have ended. Please refer to www.coronavirus.gov.

What services are available to me if I think I might be sick or need to talk to someone?

Members who feel like they may have been exposed to COVID-19 are being advised to immediately call their provider. To find a network provider you can log in to your My Account.

Most of our plans have both telehealth services and access to the Student Assistance Program. If you are already covered under one of our plans, please check your My Account to see what benefits are available to you.

Telehealth services, through HealthiestYou are available for both medical and mental health/behavioral health treatment, including counseling and therapy. You can visit uhcsr.com/hycounseling to learn more about the virtual mental health services.

The Student Assistance Program, which provides 24/7 counseling and many other self-help services is available to the majority of our members. Additional information on this product, if part of your plan, can be found in your My Account. For immediate assistance, the phone number is available in your My Account and on your ID card.