



Preferred United Plans[®]
"Alternative Funding"

COVERAGE FOR COVID-19

COVID-19 **CORONAVIRUS**

What is COVID-19?

According to the Centers for Disease Control and Prevention (CDC) Coronavirus Disease 2019 (COVID-19) is a respiratory illness that can spread from person to person. The virus that causes COVID-19 is a novel coronavirus, or SARS-COV-2, that was first identified during the investigation into an outbreak

in Wuhan, China. This is a flu-like virus that is very serious, as we are all fully aware, and has confirmed deaths.

Symptoms of COVID-19

Common clinical picture for mild symptoms are expected 2 to 14 days after exposure to COVID-19 and include:

- Fever (Reported or measured)
- Fatigue
- Cough
- Shortness of breath

Similar to Influenza, people with serious risk for developing severe COVID-19 symptoms are those who suffer from chronic diseases and weakened immune systems as well as the elderly.

How is COVID-19 Transmitted?

The virus is thought to spread from person-to-person through respiratory droplets produced when an infected person coughs or sneezes.

What if I am Experiencing Symptoms?

Right now it is up to state and local health departments to decide which individuals receive COVID-19 tests but this is changing. If you have symptoms, you must first consult with a physician. A virtual visit with MDLIVE can assist with guidance.

Keys to Prevention!

- Isolation while under observation for potential exposure
 - CDC currently recommends four negative tests prior to discontinuing transmission-based precautions.

- It is unclear how long it takes for the virus to no longer be contagious.
- Avoid touching your face and mouth.
- Clean and disinfect any surfaces you frequently touch (like your phone, computers, etc).
- Respiratory etiquette
 - Cover a cough or sneeze with a tissue, throw the tissue in the trash and make sure to wash your hands afterwards.
- Frequent hand hygiene
 - Use soap and water, washing for at least 20 seconds
 - If using hand sanitizer follow with soap and water
 - Reduce greetings such as a hand shake
 - Reduce the need to touch common surfaces such as handrails or door knobs.
- Stay home if you are feeling sick (cough, fever, trouble breathing).
- If cases are identified locally, choose disposable dining products, when available.
 - Plastic utensils versus metal
 - Your own water bottle vs. public/commercial glassware.
 - Avoid close contact of any kind with sick individuals.
- You can find more information on the CDC prevention web page.

CDC Corona Virus Prevention

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COVID-19 Screening

Screening is defined as a series of questions a medical professional uses to determine if a COVID-19 testing is appropriate. Your plan co-pays, deductible and co-insurance would still be applied for this screening.

New Coverages

If a doctor deems it medically necessary for the patient to be tested for COVID-19:

- Co-pays, deductible and co-insurance would be waived for a COVID-19 test (including HSA plans) deemed medically necessary.
- Prior Authorizations would also be waived for COVID-19 testing.

Standard plan benefits will apply for any care received while in treatment for COVID-19.

BE PATIENT, BE SMART, BE RESPECTFUL AND BE DILIGENT WITH YOUR PREVENTATIVE MEASURES!

We are the United States of America with the best health care system in the world and we will beat COVID-19!



**CLICK HERE FOR ALL THE LATEST ABOUT COVID-19 FROM THE
CENTERS FOR DISEASE CONTROL (CDC)**

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