



CORONAVIRUS (COVID-19)

Effective for claims received on or after 4/15/2021:

As covered members under Pivot Health's Short Term Medical Plans, we will pay, with no cost sharing requirements of deductibles and coinsurance from you, for Eligible Expenses for the cost of a vaccine and the injection of the vaccine that is provided for immunity against the COVID 19 virus, declared to be a pandemic virus by the United States Centers for Disease Control and Prevention. We will also pay Eligible Expenses for any booster shots required to achieve full implementation of the vaccine, or that may be needed in order to provide for variants of the original COVID 19 virus. During the Pandemic emergency order phase, COVID -19 vaccine costs are being paid for by the government under the CARES Act.

Companion Life Insurance Company ("Company") is closely monitoring the COVID-19 outbreak. The Company will pay close attention to and follow the guidance and protocols issued by the CDC, CMS, state insurance departments, the FDA, and local public health departments for the benefit of its insureds. Our top priority is to protect the health and well-being of our insureds. To help, we are taking the following measures in connection with our short term medical insurance ("STM") coverage (also referred to as short term limited duration insurance).

To reduce the possibility that symptomatic STM insureds forego testing for COVID-19, we will waive cost sharing, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing when recommended by the insured's attending Physician in accordance with CDC and FDA guidelines.

Pre-authorization is not required by us for diagnostic services related to COVID-19 testing.

For insureds diagnosed with COVID-19, the Company will promptly pay claims for treatment in accordance with the terms of the policy.

For questions about COVID-19 benefits and coverage, insureds can call the toll-free number (844-630-7500) which also is on the back of their insurance cards for assistance. Knowledgeable personnel will be available to discuss COVID-19 at the toll-free number.

Of course, it is best to avoid becoming symptomatic in the first place. You may have heard the following from the media. But, this information is important enough to repeat here and to keep in mind:

Symptoms of COVID-19 are similar to an upper respiratory infection and may include:

- Fever
- Cough
- Shortness of breath

If you traveled to an area impacted by COVID-19, have been exposed to someone with confirmed COVID-19 infection, or feel sick and have difficulty breathing:

- Seek care right away by contacting your doctor's office. Do not present to a doctor's office, Urgent Care facility, or ER, without first contacting them for instructions in order to avoid exposing others to the virus.
- Avoid contact with others.
- Do not travel and avoid public places.

To avoid exposure to COVID-19, it is important to follow good prevention practices, including:

- Hand washing with soap and water for 20 seconds or use of alcohol-based hand sanitizer with at least 60% alcohol if soap and water are not available.
- Do not touch your eyes, nose and mouth with unwashed hands.
- Try to stay away from people who might be sick.
- Clean and disinfect often touched surfaces.
- Cover your nose and mouth with a tissue when you cough or sneeze, and then throw the tissue in the trash.



COVID-19 Telemedicine Reimbursement Now Available

Effective April 1, Pivot Health members can receive 100% reimbursement for a doctor's office visit related to COVID-19 (one time per coverage period) through Doctor on Demand using a discounted code courtesy of Communicating for America (CFA), one of Pivot Health's partners. If you have flu-like symptoms and want a medical professional's opinion, visit [Doctor on Demand](#), create an account, enter the employer code (CFA) pay \$49 for an office visit, then schedule an appointment in minutes. Upon completion of your appointment, email the office visit receipt you receive and we will process a reimbursement of \$49 for your visit. This reimbursement will remain in effect until further notice.

Steps to Obtain Doctor on Demand Reimbursement

1. Visit <https://www.doctorondemand.com/> and create your account.
2. **When prompted, enter employer code "CFA" to obtain your Pivot Health discount.**
3. Pay for your doctor visit and schedule an appointment.
4. Upon completion of the visit, you will receive an email receipt. Forward the email to customercare@cainc.org for reimbursement processing.

How to Receive Your Reimbursement

1. Your membership must be currently effective and in good standing.
2. Office visits must relate to COVID-19, which are flu-like symptoms. Office visits for conditions not related to the coronavirus will not be reimbursed, however, you are still eligible for the discounted rate of \$49 for any other urgent medical use of Doctor on Demand because of your membership.
3. Reimbursement applies to any dependents covered on your membership. For example, a family of three is eligible for one Doctor on Demand visit for each member of the family, totaling three office visits for COVID-19.
4. Reimbursement is available for up to 60-days following the date of your Doctor on Demand visit.
5. Reimbursement is ONLY for doctor visits using Doctor on Demand. Your primary physician is not included with this offer.
6. Reimbursement is not offered if you fail to use the CFA discount code.
7. Please email your Doctor on Demand invoice to us at customercare@cainc.org. If you do not have an email address, a hard copy of the receipt can be mailed to Communicating for America, 112 E. Lincoln Ave., Fergus Falls, MN 56537.
8. You will receive a reimbursement check in the mail within 30-days of receipt.

We care about your health and want to ensure you and your loved ones have access to any medical attention needed to get through this global pandemic. Be safe. Be well. If you have any questions about the reimbursement you can contact customercare@cainc.org.

In specific states, individuals who purchase a Pivot Health insurance plan become members of Communicating for America, Inc. (CFA), a non-profit association that promotes the betterment of general health and welfare for all Americans, particularly those who are self-employed in rural areas or own a small business. CFA member benefits are administered by CFA and are not affiliated with the insurance policy underwriter, Companion Life Insurance Company.