FOR YOUR BENEFIT

COVID-19, CORONAVIRUS, NOVEL CORONA

– all of these are names we wish we never had heard of and all describe the same thing. By now we know what we should all be doing to keep ourselves and others safe during this stressful time. Wash your hands for at least 20 seconds with soap and water, don't touch your face and keep six feet apart. Although we should not go out if we don't have to, many of us must work to keep essential deliveries going.

We thought it would be helpful to share information on the differences in symptoms among allergies, the flu and the Coronavirus so you do not worry needlessly if you do not have Covid symptoms and you can speak with a medical professional about getting tested immediately if you think you do.

According to information provided by the Centers for Disease Control, the following is a brief description of the usual symptoms for each of the above listed conditions:

Allergies – sneezing, itchy eyes, nose and roof of your mouth, a runny stuffy nose, and watery, red or swollen eyes.

Flu – Fever, cough, muscle cramps, chills and sweats, congestion, sore throat and fatigue.

Covid-19 – fever, cough and most importantly, shortness of breath.

Covid-19 symptoms usually appear between two and fourteen days after exposure and may include symptoms not listed above. For example, some people who have contracted Covid-19 have reported losing their sense of smell.

If you develop a fever, have persistent pain or pressure in your chest, have difficulty breathing, or have other symptoms that you think may be Covid-19, you should call your doctor to discuss whether you might have Covid-19 or the flu and whether you should be tested. *In any case, you should not go to work and you should self-isolate until a test has confirmed that you are not suffering from Covid-19 or, if you have Covid-19, until your doctor tells you it is safe for you to leave your home.* The Fund has waived all out-of-pocket expenses for in-network Covid testing so it will not cost you anything to be tested by an in-network provider. The Fund covers Covid-19 tests performed at a doctor's office, an urgent care center or an emergency room and diagnosis and testing involving a video office visit. You do not need the Fund's authorization to get a Covid-19 test that was prescribed by your medical professional. If your doctor refers you for a Covid-19 test and you do not have access to testing in-network, the Fund will waive co-insurance and deductibles for an out-of-network test.

By now you should have received in the mail an official notice from the Fund called a Summary of Material Modifications ("SMM"). This SMM explains benefit changes during this public health emergency.

The SMM mentions the Fund's new Telemedicine benefit. Because it may be difficult or unsafe to visit a doctor while this epidemic rages, you can consult with your doctor via computer or using your smartphone about Covid-19 or other medical conditions. A Telemedicine consultation is covered by the Fund in the same way a visit to a doctor would be covered.

This article is for informational purposes only and is not meant to be a replacement for proper medical advice.

Be safe!
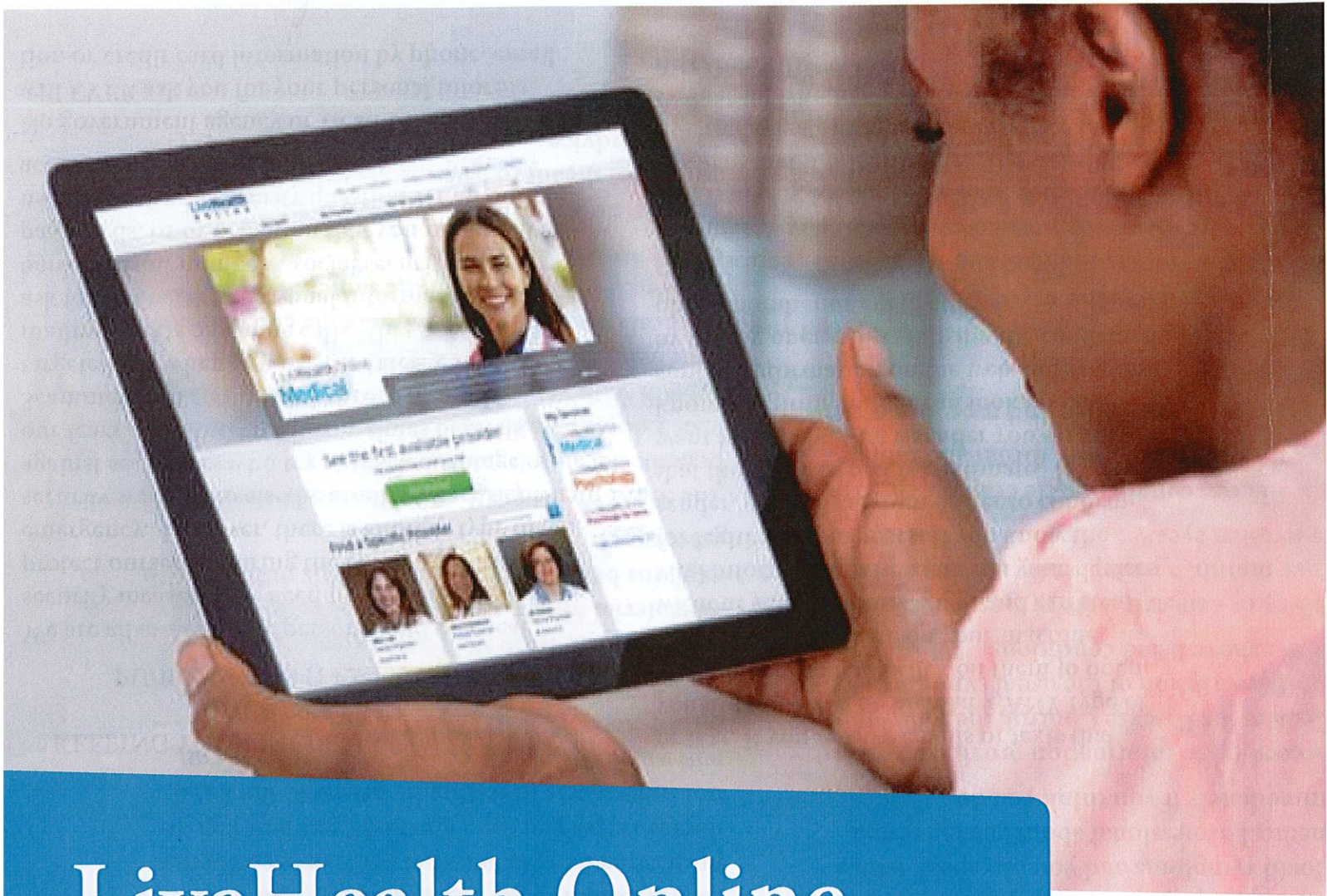
LiveHealth Online

How to register in minutes before you feel sick

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor 24/7 on your smartphone, tablet or computer with a webcam. It's a quick and easy way to get the care you need with no appointments or long wait times.

When your own doctor isn't available, use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health condition. A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.[1]

Empire BlueCross BlueShield

LiveHealth ONLINE

An Anthem Company
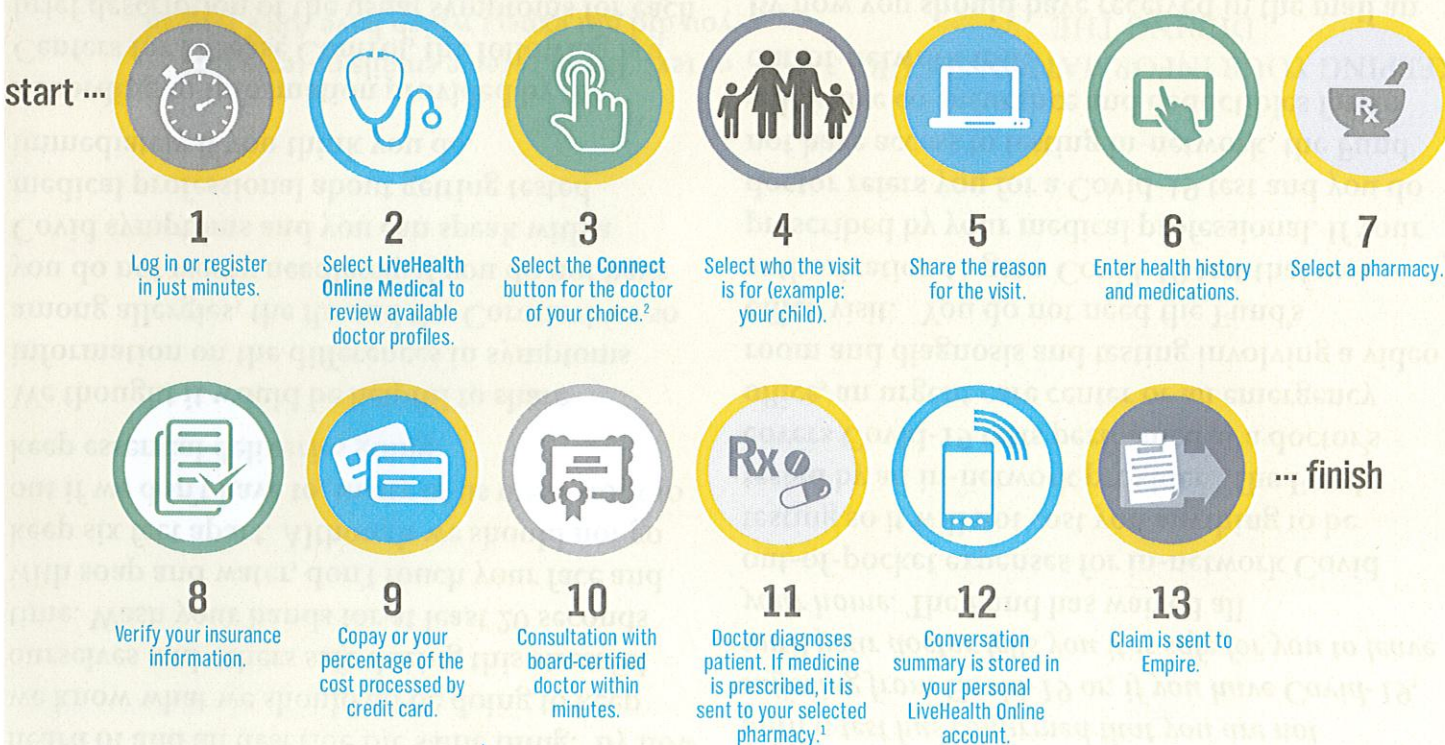
How to get started

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To sign up, visit **livehealthonline.com** or download the free LiveHealth Online app to your mobile device. Next, you:

1. Choose **Sign Up** to create your LiveHealth Online account. Then enter information like your name, email address, date of birth and create a secure password.
2. Read the *Terms of Use* and check the box to agree.
3. Choose your location in the drop-down box of states.
4. Enter your birth date and choose your gender.
5. For the question "Do you have insurance?", select **Yes**. Be sure to have your Empire member ID card handy to complete your insurance information. If you choose **No**, you can still enter your insurance information later.
6. For **Health Plan**, in the drop-down box, select **Empire**.
7. For **Subscriber ID,** enter your identification number, which is found on your Empire member ID card. Select **Yes** if you are the primary subscriber or **No** if you are not the primary subscriber.
8. Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
9. Select the green **Finish** button.

Your account securely stores your personal and health information

You can be confident knowing you can easily connect with doctors when you need to consult about certain conditions, share your health history, and schedule online visits at times that fit your schedule.

How to use LiveHealth Online for a video visit with a doctor

start …

1 Log in or register in just minutes.

2 Select **LiveHealth Online Medical** to review available doctor profiles.

3 Select the **Connect** button for the doctor of your choice.[2]

4 Select who the visit is for (example: your child).

5 Share the reason for the visit.

6 Enter health history and medications.

7 Select a pharmacy.

8 Verify your insurance information.

9 Copay or your percentage of the cost processed by credit card.

10 Consultation with board-certified doctor within minutes.

11 Doctor diagnoses patient. If medicine is prescribed, it is sent to your selected pharmacy.[1]

12 Conversation summary is stored in your personal LiveHealth Online account.

13 Claim is sent to Empire.

… finish

Questions about how to use LiveHealth Online?

Call toll free at **1-888-LiveHealth (548-3432)** or email **help@livehealthonline.com.** If you send us an email, please include your name, email address and a phone number where we can reach you.

KEEPING YOUR INFORMATION SECURE DURING THE PUBLIC HEALTH EMERGENCY

We are all aware of the personal and physical security measures we need to take in order to protect ourselves during the current health emergency. However, there is another type of security we need to also be aware of: security against scammers who try to take advantage of our fears and concerns during times of crisis. Scammers can contact you through email, targeted ads when you use the internet, mailings, texts or phone calls. They will usually ask for financial or personal information, such as bank account numbers, social security numbers, passwords, or information that you might have used to answer a security question for an online account.

No government agency or Health Organization will EVER ask you for your personal information or credit card information by phone, email or text. If you receive emails or texts that you did not expect which have ANY type of attachment, do NOT click on them to open. They can put spyware on your machine without you even knowing it and can steal vital information when you use your devices for legitimate purposes. If you know the sender, you can call him or her to confirm that the email or text is legitimate. If you want to confirm that a sender you do not know is legitimate, you can look up its contact information on the web and respond by calling or emailing it using the confirmed phone number or email address.

Some scams ask for donations to phony charities. If you do not know the organization that is asking for contributions, you should confirm that it is legitimate. The website, charitynavigator.org is a good source for evaluating whether a charity is real or a scam. Be careful.