

COVID-19 Information

March 10, 2020

MINNETONKA, MN (March 9, 2020) – UnitedHealth Group (NYSE: UNH), UnitedHealthcare and Optum are taking action to ensure health plan members and patients affected by COVID-19 have the support and resources they need.

“Our top priority is the health and wellbeing of our members and patients – and the safety of those who deliver care,” said Dr. Richard Migliori, chief medical officer, UnitedHealth Group. “While the situation is dynamic, we are committed to adapting and supporting those we serve.”

Given the recent developments and extensive news coverage about COVID-19, we understand the heightened concerns of our key stakeholders. We have a team of experts actively engaged in and closely monitoring COVID-19. While the situation is dynamic, we do expect more cases of COVID-19 to be diagnosed, much like other epidemics such as the flu, H1N1 and others that we have experienced over the last 15 years. Based on the clinical evidence we are seeing, it is important to know that 80 percent of those affected by COVID-19 have exhibited mild symptoms or have shown no symptoms. Like the seasonal flu, the COVID-19 infection is more severe in patients who already have a chronic underlying health condition, as well the elderly (for context, influenza – or the common flu – has infected as many as 45 million Americans since October and resulted in more than 45,000 deaths so far, according to the CDC).

We will continue to keep close track of the clinical data from the CDC and other sources and are prepared to support those we serve, irrespective of how this virus evolves.

- We are following all guidance and protocols issued by the U.S. Centers for Disease Control and Prevention (CDC), state and local public health departments – and any specific in-country guidance issued by those health authorities – in supporting our members’ needs.

What we are doing

Access to Medical Care, Coverage

- 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 they can visit www.firststudent.com/MyAccount or their UHCSR mobile app.
- We will continue to monitor for any State regulatory guidance that pertains to coverage.

Additional Support

- We are encouraging members to take advantage of our **Virtual Visit*** capability, available through the HealthiestYou mobile app, or for more information through their www.firststudent.com/MyAccount. UHCSR insureds have access at no charge, when included with their UHCSR medical plan, or at a \$40 copay otherwise.
- 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.

The following information is meant to specifically address administration questions for UHCSR policies. As mentioned above, all responses are at this point in time and we will continue to monitor.

Claims FAQ

- **Laboratory Procedure:**
Q: Will testing be covered for COVID-19?
A: Yes and member cost sharing will be waived, including copays, coinsurance and deductibles, for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines.
- **Ambulance Services:**
Q: Would this service be a covered benefit?
A: If an ambulance service is used, the claim will be paid same as any other sickness subject to normal policy provisions and limitations.
- **Polices with referral requirement:**
Q: Will the referral requirement apply?
A: The referral provision will be waived for COVID-19 tests and/or treatment. In the event a claim is denied for no referral, it can be appealed for reconsideration.
- **Exclusions and Limitations:**
Q: Are there any excluded charges if a student is hospitalized with the potential Coronavirus?
A: All services rendered will be subject to normal policy provisions and limitations.
- **Isolation Care:**
Q: Does UHCSR offer any provisions for students who have to be isolated?
A: The student insurance policy can be used when the covered member is being treated for an illness or injury. The insured person must be treated by a licensed, board certified or board eligible physician qualified to practice in the area of medicine. All services are subject to normal policy provisions and limitations.