



FLORIDA UBC HEALTH FUND

MARCH 23, 2020

IMPORTANT ANNOUNCEMENT

COVID-19 (CORONAVIRUS) TESTING/SCREENING COVERED AND ENCOURAGED

UNITED HEALTHCARE (UHC) NURSELINE AVAILABLE TO ALL COVERED PERSONS - ITS USE IS URGED

Dear Participant:

As Trustees of the Florida UBC Health Fund, we have a responsibility to provide a schedule of health care coverage that best serves the needs of all Plan participants and their covered family members. Of course, we are limited in the scope of that protection by the level of the Plan's resources. While we have always worked hard to provide the broadest coverage possible, the Plan of Benefits sometimes doesn't cover issues that can be important to your family's well being.

Currently, our country is facing a unique threat of historical proportions with the spread of COVID-19, also referred to as Coronavirus. It is during times like these that Americans have proven their resolve and their care and compassion for one another. Authorities have shared with us a number of steps regarding how we can combat this new challenge, and your Plan of Benefits will be at the forefront in providing financial protection should you or a

covered family member become infected by this virus and require medical care. But we believe we can do more than that and have amended the Plan as a result of that belief.

Full Cost of COVID-19 (Coronavirus) Testing/ Screening Covered and Encouraged

We are pleased to advise you that effective immediately the Plan will cover expenses you or any covered family member may incur for testing/screening to determine if you have been infected by this virus. The Plan will pay to your health care provider or reimburse to you directly the full cost of such testing for each covered family member with no deductible or copayment percentage applied. However, it is very important for you to understand that such coverage is available ONLY if you use the services of a provider that participates in the Plan's PPO, as explained in your Summary Plan Description (Benefit Booklet), or the test is performed by a local or state Public Health Center. There have already been instances where providers have charged thousands of dollars for this test when the cost should be only a nominal amount.

As we have all read or heard, the test kits required for this testing are limited and we are aware of instances where individuals have been denied the test because they were not considered at-risk for this virus. It will be your responsibility to resolve any issues of this nature with your chosen health care provider.

FLORIDA UBC HEALTH FUND

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**United HealthCare (UHC) Nurseline Available
To All Covered Persons**

When the decision to transition to UHC's PPO was made, one of the covered services that made UHC's offer attractive was the availability of a Nurseline. With many health care providers' facilities currently being overwhelmed because of the treatment of or testing for the Coronavirus, we wanted to remind you of this very valuable tool in keeping your Family healthy. We would urge you to make use of the Nurseline for any non emergency health care assistance your Family may require.

The Nurseline is designed to enable you to speak with a health care professional should any member of your Family require medical attention. The person you speak with on the Nurseline will be qualified to discuss your symptoms with you, diagnose your condition under many circumstances, recommend treatment, and even offer medication on a limited basis. More importantly, that professional will have the ability to advise you as to whether you should seek further medical advice and whether it is required on an emergent or non-emergent basis. You will note that the telephone number is located on the back of your UHC identification card. It is 877-543-3811.

We are pleased to take this action for you and your family and offer these reminders. We wish each of you well as we weather this threat to our collective health together.

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