COVID-19 TESTING & COVERAGE THROUGH CIGNA

Am I covered if my family or I get COVID-19?

McCarthy's Cigna medical plans are waiving out-of-pocket costs for **in-network providers** for diagnosis, testing, and treatment associated with COVID-19 visits **through July 31, 2020**, for the following:

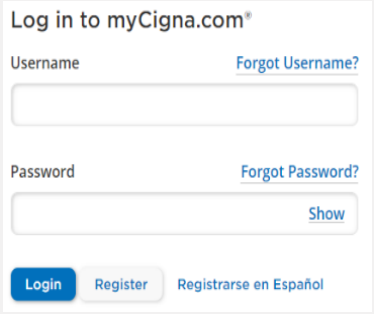
- **COVID-19 diagnostic visits:** Visits with **in-network** provider's office, urgent care center, emergency room, or via virtual care*.
- **COVID-19 testing:** COVID-19 FDA-approved testing. **Only** a health care provider or hospital can administer the test and send the sample to an approved lab for results. COVID Rapid tests are covered as well, it is covered at 100%. In addition to the rapid testing we are also covering tests where the specimen is collected at home. The patient would have to obtain the approved test kit through the licensed provider (lab/pharmacy, etc.).
- **COVID-19 treatment:** The treatments that Cigna will cover for COVID-19 are those covered under Medicare or other applicable state regulations. The company will reimburse health care providers at Cigna's in-network rates or Medicare rates, as applicable.

*Only Virtual services are being extended through December 31, 2020.

You can access resources that are available through Cigna via www.mycigna.com. Resources included are tools for locating a testing site, self-checking your symptoms, and additional support to our team.

Ways to access COVID-19 resources:

1. Go to www.mycigna.com, log in (if you have never registered previously, please register first).



2. A banner will be located at the top of the screen and you will check the 'Learn more' button for more information.

You can also visit Cigna.com/COVID19 for COVID-19 resources provided by Cigna.

The COVID-19 Antibody testing information is **not** listed on the Cigna website. Cigna is providing coverage at 100% for the antibody testing **when the coverage criteria listed below has been met.**

In vitro diagnostics testing using molecular or serologic tests is covered when the test is approved and performed in compliance with FDA Emergency Use Authorization (EUA) and/or guidance outlined in the Families First Coronavirus Response Act (FFCRA) or Coronavirus Aid, Response and Economic Security Act (CARES) for either of the following:

- **Molecular nucleic acid antigen testing**
  - when a determination of active infection and or infectivity is needed based on clinical symptoms *OR*
  - there is concern for exposure to COVID-19
- **Serologic (antibody) testing**
  - when there is concern for the presence of an active infection or infectivity and the test will be used to aid in the diagnosis of COVID-19

Diagnostic or serologic tests using self-contained home-based kits; or materials or methods, including specimen collection, not approved under the FDA EUA or alternative FDA non-review registration process are **not covered**.