



TEXAS ASSOCIATION *of* COUNTIES HEALTH AND EMPLOYEE BENEFITS POOL

Notice from TAC Health and Employee Benefits Pool (TAC HEBP) to Pooled Groups regarding COVID-19

Until further notice, TAC HEBP will cover the coronavirus-related care for all pooled groups as set out below:

Waive cost-sharing for COVID-19 testing (no member out-of-pocket costs), including:

- **No copay for office visit and**
- **No copay or deductible for diagnostic and laboratory services specifically for diagnosing COVID-19**

Please note this is a TEMPORARY modification to the benefit plans and applies only to COVID-19 testing. Treatment for COVID-19 will be covered as defined in each individual group's benefit plan, i.e. subject to plan copays, deductibles and co-insurance.

NOTE: The waiver of cost-sharing for COVID-19 also available to employers who offer Health Savings Account (HSA) plans. The Internal Revenue Service has issued guidance stating the provision of testing and treatment services for COVID-19 without a deductible or below the minimum deductible will not cause an HSA plan to lose its tax-preferred status. You can access the IRS guidance at the following link: <https://www.irs.gov/pub/irs-drop/n-20-15.pdf>. For pooled groups, TAC HEBP is waiving the deductible requirement for COVID-19 **testing** only.

TAC HEBP strongly recommends that members who are unsure if they are experiencing COVID-19 symptoms first use their telemedicine benefit, MDLive, by calling 1-855-357-5228 or accessing the service through the mobile app. The service has a \$10 copay, but allows individuals to speak with a doctor by phone (including videoconferencing, if desired) without being exposed to potentially ill individuals in a doctor's office setting.

Experts recommend the following steps to minimize the risk of contracting or spreading the disease in a work environment:

- Clean your hands often;
- Wash your hands often with soap and water for at least 20 seconds, especially after you have been in a public place or after blowing your nose, coughing or sneezing;

- If soap and water are not readily available, use a hand sanitizer that contains at least 60% alcohol. Cover all surfaces of your hands with hand sanitizer and rub them together until they feel dry;
- Avoid touching your eyes, nose and mouth with unwashed hands;
- Avoid close contact with people who are sick;
- Stay home if you are sick except to get medical care;
- Cover your mouth and nose with a tissue when you cough or sneeze or use the inside of your elbow;
- Throw used tissues in the trash.

Here is a link to the Centers for Disease Control and Prevention website, which has more information on COVID-19: <https://www.cdc.gov/coronavirus/2019-ncov/>.

You may access information about your county or district's health benefits at the following website: www.mybenefits.county.org.

Please contact your Employee Benefits Specialist at 1-800-456-5974 if you need more information.