March 2020

SUPPORT IN THE FIGHT AGAINST COVID-19

As information continues to unfold about the coronavirus, be assured that you can count on the Arizona Pipe Trades Health & Welfare Plan to provide the support and benefits that you and your family need.

No Deductible, Copays or Coinsurance for COVID-19 Testing

If you’re showing symptoms or believe you have been exposed to the virus, we encourage you to take action. Until further notice, testing for COVID-19 will be covered at 100% as a preventive service. In-network office visits, urgent care, and emergency room visits associated with COVID-19 testing will also be covered at 100%. You will not pay a deductible, copay, or coinsurance. We encourage you to use Cigna Open Access Plus (OAP) providers whenever possible. To find an in-network provider near you, log onto www.mycigna.com or call 800-244-6224.

We understand some circumstances are out of your control. If you must use a non-network provider (emergency room, office visit, or urgent care) for the COVID-19 test, you will not pay a deductible, copay or coinsurance for the test or the visit to the provider. The Plan will cover the cost of the test at 100%. As to the cost of a visit to a non-network provider, the Plan will pay to the provider the Plan’s Allowed Amount which is based on the Medicare reimbursement formula. The Plan also will pay any additional amounts required by law. Please remember, non-network providers can bill you for amounts in excess of these reimbursements. Whenever possible, you should use an in-network provider.

Access to Telehealth

Telehealth is always a great way to avoid crowded doctor’s offices and emergency rooms – something particularly important now. The Plan will cover COVID-19 test-related screenings with telehealth services at no cost to you for screening of COVID-19 symptoms. To access telehealth options online, visit my.cigna.com and select the “Connect Now” button on the home page to talk with a doctor or nurse any time day or night. Due to an increase in calls on COVID-19, our telehealth service partners are experiencing higher than normal wait times for their consultations over the phone and video.
Connect with your Employee Assistance Program (EAP)

Situations, such as the COVID-19 outbreak can be stressful. It’s normal to feel stressed because of a health crisis or traumatic event. If you need help managing life’s stressors, use the Employee Assistance Program (EAP) provided through Cigna. The EAP provides up to 6 free visits per person per incident per year for professional, confidential counseling for you and your covered family members. Contact the EAP by calling 1-888-325-3978 or visit my.cigna.com.

4 Ways to Avoid COVID-19

Take the following steps to avoid becoming infected or infecting others with the coronavirus—or the flu.

1. Avoid close contact with people who are sneezing or coughing, running a fever, and experiencing shortness of breath.

2. Before you sneeze or cough, cover your nose and mouth with a tissue (that you dispose of immediately afterward). If you’re caught off-guard, bend your arm and sneeze or cough into the inside of your elbow.

3. Wash your hands, and/or or use hand sanitizer regularly.

4. Avoid touching your face—eyes, nose, or mouth—especially if you haven’t washed your hands immediately beforehand.

Stay Informed to Stay Healthy

As news and advice related to COVID-19 continues to evolve, we will send updates to answer questions you may have about your health care coverage. Note that your best source for the latest information about COVID-19 is the website of the Centers for Disease Control and Prevention (CDC) www.cdc.gov/coronavirus/2019-ncov/.

BeneSys, Inc. – Administrative Office

As a precaution for employees and the members served, BeneSys has made a decision to close the walk in area until further notice. Please contact our customer service number at 602-956-1950 or 877-429-7473, or should you need to fax a document, please fax to #602-956-3016.