



**VERNON VERONA SHERRILL CENTRAL SCHOOL DISTRICT
PPO MEDICAL PLAN
SUMMARY OF MATERIAL MODIFICATIONS COVID-19-1**

This is a Summary of Material Modifications (“SMM”), which amends the terms of your Summary Plan Description (the “SPD”) effective March 13, 2020. In compliance with the Families First Coronavirus Response Act (FFCRA) and the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) requirements regarding testing and other services related to 2019 Novel Coronavirus (COVID-19), Vernon Verona Sherrill Central School District will take the following actions for your PPO medical plan. The changes in this SMM will terminate when the public health emergency declared by the U.S. Department of Health and Human Services on January 31, 2020 relating to COVID-19 has ended. All other sections of the Plan remain unchanged.

SECTION 6 – BENEFITS is hereby amended with the following added provisions:

COVID-19. Covered services associated with testing and treatment of COVID-19 include the following:

- *Diagnostic Tests.* The following items are covered at 100%, deductible waived, as provided in the FFCRA and CARES Act and notwithstanding any otherwise-applicable Medical Necessity or prior authorization and/or Investigational requirements, and do not require prior authorization. These items are paid at the negotiated rate, if one exists. If no negotiated rate exists, the Plan will pay the cash price publicly posted on the Provider’s website, or such other amount as may be negotiated by the Provider and Plan.
 - In vitro diagnostic products for the detection of SARS-CoV-2 or the diagnosis of the virus that causes COVID-19 (including all costs relating to the administration of such in vitro diagnostic products) which satisfy **one** of the following conditions:
 - that are approved, cleared, or authorized by the FDA;
 - for which the developer has requested or intends to request emergency use authorization under Section 564 of the Federal Food, Drug, and Cosmetic Act, unless and until such emergency use authorization request has been denied or the developer does not submit a request within a reasonable timeframe;
 - that are developed in an authorized by a State that has notified the Secretary of Health and Human Services of its intention to review tests intended to diagnose COVID-19; or

- that are deemed appropriate by the Secretary of Health and Human Services.
 - Items and services furnished during an office visit (including both in-person and telehealth), urgent care visit, or emergency room visit which results in an order for or administration of an in vitro diagnostic product described above. Such items and services must relate to the furnishing of such diagnostic product or evaluation of the individual for purposes of determining the need for such product.
- Prior authorizations are waived for diagnostic testing.
 - *Telehealth and Other Communication-Based Technology Services.* Participants can communicate with their doctors or certain other practitioners without going to the doctor's office in person. This is recommended if a Participant believes he or she has COVID-19 symptoms.
 - Physician services provided via telemedicine at www.myvisitnow.com will be covered at 100% with no deductible. Coverage for telemedicine visits are not limited to the diagnosis of COVID-19.
 - Services received via www.myERnow.com. As a Vernon Verona Sherrill Central School District health plan participant, you now have access to myERnow. This free virtual emergency room service allows you to connect with trained emergency medicine providers to assess your need for COVID-19 testing without leaving the comfort of your home. The service is available 24/7 at no cost to you. To learn more, please visit mvphealthcare.com/myERnow.
 - If you are admitted to the hospital for treatment related to COVID-19, the inpatient admission will be covered in full at an in network hospital.

The above benefits are specific to the diagnosis of COVID-19 unless otherwise noted. Participants who have been diagnosed with COVID-19 will continue to receive all other benefits covered by the Plan, in accordance with the Plans' guidelines.

SECTION 5 - UTILIZATION MANAGEMENT AND CLAIMS FILING is hereby amended as follows:

Prior notice and/or prior authorizations will be suspended during the COVID-19 public health emergency for the following services:

- Inpatient Admission
- Home health care following inpatient admission
- Inpatient rehabilitation following inpatient admission
- Inpatient rehabilitation services for mental health or substance use services following a hospital admission.

SECTION 7- EXCLUSIONS

The War and Terrorism exclusion does not apply to services related to the testing or treatment of COVID-19.

The Summary of Covered Benefits is hereby amended as follows for the period that the changes in the SMM are in effect:

Service Category	In Network	Out of Network	Limits
Testing for COVID-19. This includes office visits (including telehealth), Urgent Care, or Emergency Rooms	Covered in Full -- No Deductible	Covered in Full -- No Deductible	N/A
Inpatient hospitalization for COVID-19	Covered in Full -- No Deductible	Covered at standard copay	Subject to Medical Necessity Guidelines
Telemedicine visits through www.myvisinow.com	Covered in Full -- No Deductible	N/A	Visits not limited to COVID-19 to be covered in full
myernow.com	Covered in Full -- No Deductible	N/A	N/A

There may be additional changes made to your Plan in the future, if required by changes in federal law as a result of COVID-19. Please ask your Plan Administrator for more information. You should keep this SMM with your SPD for future reference.

Please keep this Summary of Material Modifications with your Summary Plan Description.

Signature:  Date: 5/12/2020

Vernon Verona Sherrill Central School District

