



COVID-19 Prevention and Testing

Guidance for Group Health Plan Participants

There is a flurry of information about COVID-19 circulating currently, which can be overwhelming and cause confusion. To stay safe and healthy, you need credible resources, especially if you think you've been exposed or you need testing. So, what should you do, and where should you get trusted information?

- If you think you have been exposed to COVID-19 and you have the symptoms—fever, cough and shortness of breath—call your healthcare provider for medical advice.
You may be able to use telemedicine rather than doctors or emergency rooms. Some telemedicine providers are waiving copays, so be sure to ask how the cost of your visit will be covered.
- If testing is required, your medical plan **will cover the test at 100%, with no copays or cost-sharing.**
- If you are diagnosed with COVID-19, normal plan costs for care (deductibles, copays, etc.) will apply.

WHO CAN YOU TRUST?

Step
1

Start with the Centers for Disease Control (CDC)

<https://www.cdc.gov/coronavirus/2019-ncov/index.html>

Step
2

Check with the World Health Organization (WHO)

<https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

Step
3

Visit your group health plan website to get up-to-date information about your coverage and claims

BEST PRACTICES FOR PREVENTION

- Wash hands with soap and water often for at least 20 seconds
- When soap and water is not possible, use hand sanitizer with at least 60% alcohol content
- Avoid touching your face
- Cover your cough or sneeze
- Avoid close contact with people who are sick
- Stay home if you are sick
- Clean and disinfect surfaces you touch often
- Wear a facemask around other people only if you are sick



ioausa.com/covid-19