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## EPC Benefits Waiving Co-pay on Coronavirus Testing

Following White House guidance, the EPC Benefits office has made arrangements under all 5 of our medical plans to waive the normal co-pay costs for Coronavirus (COVID-19) lab tests when prescribed by a physician. Normal office visit co-pays will still apply.

**Getting sick, or injured? Selecting a medical care provider...** Some of us have a favorite family doctor, but there are other choices covered by the EPC plan ranging from using telemedicine services 24/7 right from your home, to retail clinics, urgent care centers, and of course, the hospital emergency room. The chart below shows each option, including the soon to be available 98Point6 text-based physician visit, and the typical cost to you and to the EPC for each. You will see that the co-pay structure encourages use of the lowest cost options. This chart should be especially helpful to our High Deductible Plan participants who in many instances will pay the full provider charge until their deductible is reached. Keep these care options in mind next time your family doctor is not available or a non-emergency situation arises. By making informed choices you can avoid long wait times at the ER, and receive proper care at a reasonable cost to you and the EPC Plan.

Facility Type	How to Recognize It	Average Visit Cost Billed by Provider	2020 Member Cost (Per visit, In-Network) *		
			Platinum PPO Plan Co-Pay	Gold PPO Plan Co-Pay	Silver PPO Plan Co-Pay
98Point6 (effective March 14th)	Text-Based Primary Care	N/A	\$0	\$0	\$0
Teladoc	Medical consultation via phone or video app	\$40	\$10	\$10	\$10
Primary Care Doctor Sick Visit	Physician with traditional office hours	\$150	\$20	\$20	\$20
Retail Clinic	Clinics located inside of retail stores	\$100 - \$200	\$25	\$30	\$35
Urgent Care	A stand-alone facility that usually has "urgent care" in the name (and NOT "ER" or "emergency")	\$167	\$40	\$40	\$45
Emergency Room	ER attached to a hospital	\$1,772	\$175	\$175	\$175

\*Note: For High Deductible Health Plans, after deductible, Gold HDHP member pays 20%, Bronze HDHP member pays 40%. Co-pay for 98Point6 is \$5.

TIP – Be sure to have your insurance card, medication list, and chronic condition information available when visiting any healthcare provider.

## 98point6: A Text-based Primary Care Physician Visit

### Introducing 98Point6

If you are a participant in any of the EPC's 5 medical plans you will soon be receiving information on **98Point6**; a newly added benefit that will allow you to make a primary care physician visit via a text based app on your mobile device. Through this **24/7 service** you will be able to communicate with a board-certified physician on matters of episodic care, diagnosis, prescriptions, answer medical questions, etc. There will be no co-pay required if you are in a PPO plan and only a \$5 charge if you are in a High Deductible plan. Keep an eye out for more information and how to register to use this great new benefit!