



**California Schools VEBA**  
**Comparison of Benefits for COVID-19 Diagnosis and Treatment**  
**April 24, 2020**

This chart is a summary of the policies that various medical vendors are using within VEBA-sponsored plans. These are subject to change. This is VEBA's best understanding of how each vendor is treating COVID-19 for benefit coverage right now, but actual vendor practices may supersede this information.

Category of Benefit	CIGNA	Kaiser	SIMNSA	UHC HMO	UMR PPO
How long is policy in place for <b>treatment</b> of COVID-19 (testing is no copay for all vendors)	Through May 31 (subject to further extension as facts warrant)	Apr 1 – May 31 for COVID-19 treatment	Through May 31	Feb 4 – June 18 for COVID-19; Mar 18 – June 18 for non-COVID-19 changes	Feb 4 – June 18 for COVID-19; Mar 18 – June 18 for non-COVID-19 changes
Virtual visits (with a telehealth vendor covered by the plan)	Waiving out of pocket costs for COVID-19 diagnosis	No copay for COVID - 19 diagnosis	No copay for ALL telehealth consults	No copay regardless of diagnosis	No copay regardless of diagnosis
Telehealth visits (your own doctor)	Waiving out of pocket costs for COVID-19 diagnosis	No copay for COVID-19 diagnosis	No copay for ALL telehealth consults	May vary by medical group	No copay for COVID-19 diagnosis
COVID-19 testing	Waiving out of pocket costs for FDA-approved testing (no copay, coinsurance or deductible)	No copay, coinsurance or deductible	No copay, coinsurance or deductible for FDA-approved testing	No copay, coinsurance or deductible for FDA-approved testing with your PCP or medical group	No copay, coinsurance or deductible for FDA-approved testing
COVID-19 visit for testing	Same as above	No copay, coinsurance or deductible	Same as above	Same as above	Same as above
Other office visits for COVID-19 treatment	Waive cost-sharing and copays for office visits at in-network provider	No copay, coinsurance, or deductible	Regular plan benefits (i.e., \$5 office visit copay applies)	No copay, coinsurance, or deductible for your PCP or medical group	No copay, coinsurance, or deductible for <u>in-network</u>

Prepared by Gallagher Benefit Services, Inc. on Behalf of California Schools VEBA

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X-ray and lab for COVID-19 treatment	Waive cost share for lab. X-ray and imaging cost share will be waived only if it's medically necessary care for treatment of COVID-19, and primary/secondary diagnosis would need to be COVID-19-related.	No copay, coinsurance or deductible	Regular plan benefits	No copay, coinsurance or deductible you're your PCP or medical group for things such as flu test, X-ray or CT related to COVID-19 diagnosis	No copay, coinsurance, or deductible for <u>in-network</u> provider for medically necessary items such as flu test, X-ray, or CT related to COVID-19 diagnosis
Urgent care for COVID-19	Waiving out of pocket costs	No copay, coinsurance or deductible	No copay to diagnose COVID-19	No copay, coinsurance or deductible for COVID-19 testing or treatment	Same as above for <u>in-network</u> ; regular plan benefits apply for treatment at out of network provider (no copay, coinsurance or deductible at non-network for testing only)
ER for COVID-19	Waiving out of pocket costs	No copay, coinsurance, or deductible	No copay to diagnose COVID-19	No copay, coinsurance or deductible for COVID-19 testing or treatment	Same as above

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Inpatient for COVID-19	Inpatient stay would be covered at 100% if related to COVID-19	No copay, coinsurance or deductible	Regular plan benefits	No copay, coinsurance or deductible for COVID-19 testing or treatment	No copay, coinsurance, or deductible for COVID-19 treatment at <u>in-network</u> provider
Behavioral visit due to COVID-19 (e.g., anxiety), but member does not have a COVID-19 diagnosis	Regular plan benefits apply	Copayments would apply for in-person appointments, no cost share for virtual appointments	Regular plan benefits apply	No copay if through virtual visit; may be no copay through telehealth; otherwise, regular plan benefits apply	Copayments, deductibles and coinsurance would apply for in-person appointments, no cost share for virtual appointments <u>in-network</u>
<b>Inpatient</b> drug treatment due to COVID-19	No copay, coinsurance or deductible for drugs ordered by treating physician	No copay, coinsurance or deductible for drugs ordered by treating physician	No copay, coinsurance or deductible for drugs ordered by treating physician	No copay, coinsurance or deductible for drugs ordered by treating physician affiliated with your medical group	No copay, coinsurance or deductible for drugs ordered by treating physician for <u>in-network</u>
Outpatient Rx to treat COVID-19	Regular plan benefits apply	No treatments are yet FDA-approved for COVID-19	Regular plan benefits apply	Regular plan benefits apply	Regular plan benefits apply

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