

March 20, 2020

Colleagues -

With the expected presence of COVID-19 confirmed in Middle Tennessee, we want to highlight coverage information for employees who are enrolled in the Lipscomb medical plan that may be helpful as cold and flu season is still upon us and with the new virus that is occurring. Please be aware of the following benefits:

- **Testing and treatment will be covered on the employee medical plan.** If an employee thinks they've been exposed to or have COVID-19, they should pursue testing and treatment just as they would for any other illness. Pre-authorization is NOT required for FDA-approved COVID-19 tests or treatments deemed appropriate by the employee's provider, even if they're experimental. Beneficiaries will be covered at the level of their usual benefits with the normal member cost-share.
- **Prescriptions can be filled early and in greater amounts if you are covered on the employee medical plan.** We're temporarily updating our pharmacy guidelines to allow early refills and 90-day fills on most medications. Controlled substances and some specialty drugs are excluded from this change.
- **Physician Now - Telehealth.** This program is provided for those enrolled in the employee medical plan. Although there is a per-visit fee, enrollees have access to a physician without leaving their home. If you have not used the program in the past, it is good practice to set up the account. To set up the account you will login to your BCBS selecting managing your health and Physician Now. By having an account set up before you need it, you will be able to access care more quickly when you need it and will be able to simply request a doctor visit. It is important to know *before* you get sick who your provider is!

At any time when illnesses are at a high presence in our communities, it is recommended that:

- **Be prepared.** If you are in a position that has the ability to work remotely, consider taking your laptop home nightly in the event you are not able to come to the worksite due to confinement.
- **Stay home when you are sick.** We expect faculty and staff who may have a fever or otherwise exhibit signs of illness to isolate themselves from others in the Lipscomb community, seek assistance from their health care providers and stay home until symptoms have subsided and they are fever-free for 24 hours without the aid of fever-reducing medication. A temperature is considered a fever at 100.4 degrees. COVID-19 spreads through droplets, with a range of about six feet. Keeping sick employees at home will help limit the virus' spread.

- **Call ahead.** If you must seek medical attention because of flu-like symptoms, it is recommended that you call the hospital or urgent care clinic before you go. Most health systems have developed protocols for an outbreak and will direct possible COVID-19 patients to a specific location to limit exposing other patients within the facility.

As a reminder, there is currently no vaccine to prevent COVID-19 infection. The best way to prevent infection is to avoid being exposed to this virus. However, as a reminder, the [CDC](#) always recommends everyday preventive actions to help prevent the spread of respiratory viruses, including:

- Wash your hands often with soap and water for at least 20 seconds. Use an alcohol-based hand sanitizer that contains at least 60% alcohol if soap and water are not available.
- Avoid touching your eyes, nose, and mouth with unwashed hands.
- Avoid close contact with people who are sick.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash and wash your hands.
- Clean and disinfect frequently touched objects and surfaces.

These are everyday habits that can help prevent the spread of several viruses.

Thank you for being proactive in caring for your own health and well-being as well as everyone in the Lipscomb community. If you have questions about the Lipscomb employee medical plan and its coverage, please contact the human resources department at hr@lipscomb.edu or 615-966-7006.