29 April 2020

**RE: Northwestern Medical Center**

**COVID-19 Health Care Benefits**

We are writing to confirm that, in response to the coronavirus (COVID-19) pandemic, you have requested that Blue Cross and Blue Shield of Vermont (BCBSVT) implement the following benefit changes. These changes will be retroactive to March 13, 2020 and remain effective during the state of emergency and until further notice.

* **COVID-19 testing and associated visits covered at zero cost-share.** A referral from a Network Provider is required for a Member to be tested for COVID-19. Any care the Member receives in relation to this testing is covered at no charge. This may include any telephone triage, visits with a Provider or urgent care visits and emergency service visits to test for COVID-19.
* **Inpatient treatment for the acute phase of COVID-19 covered at zero cost-share at the NMC and Community provider tier only.** If a Member requires an inpatient stay to treat COVID-19, the Plan is waiving all out-of-pocket expenses related to that stay.
* **Outpatient treatment for the acute phase of COVID-19 covered at zero cost-share at the NMC and Community provider tier only.** If a member requires an outpatient treatment to treat COVID-19, the Plan is waiving all out-of-pocket expenses related to the visit.
* **Urgent telemedicine visits for COVID-19 with NMC and Community Providers at zero cost-share.**

If you have questions, please contact your Account Manager. If you have questions related to your employer’s benefits, please call our customer service team at (800) 247-2583.

Thank you for choosing Blue Cross and Blue Shield of Vermont. We’re proud to serve you as Vermont’s only local, non-profit health plan.

Sincerely,

Andrew Garland