



424 W O'Brien Drive, Ste 200
 Hagatna, Guam 96910
 Telephone: 671-472-3610
 Toll Free: 1-888-966-9526
 Facsimile: 671-472-3615
www.netcarelifeandhealth.com

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Dear Valued NetCare Member:

This letter is to inform you of important benefit changes and updates to your group health policy effective January 1, 2021.

Please feel free to contact our office at 671-472-3610 or visit www.netcarelifeandhealth.com should you have any questions or need clarification.

This notice shall serve as your Summary of Material Modification.

BENEFIT	DESCRIPTION
Allergy	The dollar limit for allergy testing and treatment will be waived for policies that cover cost & services for allergy benefits.
COVID-19	<p>NetCare extended covered benefits to include medically necessary testing, treatment and services related to Corona Virus (COVID-19). Coverage will be based on guidelines established by the Center for Disease Control (CDC) and the Federal Drug Administration. Coverage shall include but not limited to inpatient hospitalization, prescription drugs, physician office visit, diagnostic procedures and laboratory testing. No precertification or prior authorization is required for COVID related services.</p> <p>A copayment or deductible will not apply for covered outpatient clinic visits, diagnostic laboratory tests or fees for members who meet criteria established by CDC or criteria satisfaction by the attending physician. The applicable co-payment or deductible will be waived during the declaration of a public health emergency. NetCare will apply the applicable outpatient clinic co-payment or deductible outside the public health declaration.</p> <p>A copayment or deductible will apply for a clinic visit or diagnostic laboratory test or related fees for members who do not have COVID symptoms but have been exposed or had close contact with a COVID positive individual. Services are covered regardless of the test outcome with no test limit when criteria's are established.</p> <p>There will be no coverage or payment of benefits for outpatient clinic visit or diagnostic laboratory service for members who do not meet the CDC criteria, negative symptoms, and do not have history exposure or contact with a positive tested individual.</p>

	<p>There will be no coverage or payment of benefits for outpatient office visit or diagnostic laboratory services for COVID related screening or clearance for the purpose of and not limited to school, employment, quarantine and travel purposes.</p> <p>Vaccination & Antibody Treatment - NetCare will cover COVID related vaccinations & antibody treatments using guidelines established by CDC. No copayment or deductible will apply within the period of a public health emergency that includes administration fees associated with the vaccination or antibody treatments.</p>
Federal Government Facilities	Members who render covered services at a federal government facility (i.e. U.S. Naval Hospital, Tripler Army Medical Center) are responsible for direct payment to the facility. NetCare will reimburse the member for covered services using usual, customary and reasonable fees.
Hepatitis	Coverage will be subject to established medical criteria and a NetCare approved prior authorization.
Influenza Vaccine	NetCare will pay benefits for one influenza vaccination only during the flu season months based on recommendation established by the Centers for Disease Control and Prevention. Covered benefits will include vaccination administration.
TeleHealth/ TeleMedicine	NetCare has extended benefits for covered services to include TeleHealth & TeleMedicine outpatient cost & services performed at participating providers on Guam, CNMI, Philippines and United Health Care network. A primary or specialist clinic visit copayment or deductible will apply according to your Schedule of Benefits.
Fitness & Healthy Actions Programs	Members who utilize NetCare's Fitness or Healthy Action benefits will be required to complete a free NetCare on-line Health Risk Assessment (HRA) as a requirement for fitness reward reimbursement. This benefit will apply to policies that cover Fitness & Healthy Action Programs. The HRA link can be found at www.netcarelifeandhealth.com
Prescription Drugs	NetCare has contracted with OptumRx to facilitate and manage your Pharmacy Benefits. There are important pharmacy benefit changes that will be effective January 1, 2021 including formulary changes that will impact your drug benefits if applicable. Written notifications of these changes have been sent to all members impacted. Please be sure to read the letter and contact our Customer Service Center at 472-3610 for any questions or clarification.