

May 13, 2020

Dear Plan Sponsor,

When COVID-19 escalated in the United States, Aetna, a CVS Health Company, was among the first in the industry to implement short-term crisis policy changes to support you and your workforce. As we shift to recovery planning, some of these policies will remain, while others will end.

The benefit liberalizations chart below applies to Aetna insured customers and summarizes our updated policy changes and effective dates. We are closely monitoring the progress of the pandemic, federal and state policies and the associated impact on our members, customers and providers. We'll continue to adjust our policies, as appropriate, to ensure access to care.

In addition to supporting members' access to needed care, we continue to focus on protecting patient access to medication and have extended the following actions:

- Waiving early refill limits on 30-day prescription maintenance medications for all members with pharmacy benefits administered through CVS Caremark.
- Continuing to encourage members to take advantage of plan benefits for 90-day maintenance medication prescriptions.

For a complete list of underwriting and business policies, please visit our employer FAQs for [companies with 2-100 employees](#) and [companies with 101+ employees](#). For additional COVID-19-related resources, please review our [employer and producers resources page](#) or [member FAQs](#) or contact your account representative.

Thank you for your continued support and partnership.

**Provisions that are nearing completion:**

Mandate/policy	Description	Effective through
<b>Telemedicine cost share waiver</b>	Member cost shares are waived for all in-network telemedicine visits, including general medical, behavioral health and dermatology (see below for more detail on behavioral health telemedicine visits).	June 4
<b>MinuteClinic virtual visit cost share waiver</b>	MinuteClinic Video Visit providers can answer questions about the virus, assess member risk, and provide support to help relieve symptoms.	June 4

**Provisions that will be extended:**

<b>Mandate/policy</b>	<b>Description</b>	<b>Effective through</b>
<b>COVID-19 testing cost share waiver</b>	As mandated by the Families First Coronavirus Relief Act, members are eligible for COVID-19 testing and doctor visits at no cost.	For the duration of the federal mandate
<b>Inpatient COVID-19 treatment cost share waiver</b>	Member cost shares are waived for inpatient admissions at all in-network and out-of-network facilities for treatment of COVID-19 or associated health complications.	September 30
<b>Behavioral and mental health telemedicine visits</b>	Member cost shares are waived for all in-network outpatient behavioral and mental health telemedicine visits.	September 30
<b>Prior authorization: Medication</b>	Clinical prior authorizations are extended to prevent gaps in therapy (includes Specialty).	Extended by an additional 90 days, up to nine months, not to exceed the member's plan benefit year or December 31, 2020.

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).