

**Summary of Material Modifications**  
**Prepared for Genuine Financial Holdings LLC dba HireRight LLC Participants**  
**Effective Date Varies by Provision – See Below**

This document is a Summary of Material Modifications (“Summary”) intended to notify you of important changes made to the Blue Cross Blue Shield of South Carolina medical plans (“the Plan”) offered through Genuine Financial Holdings LLC dba HireRight LLC. You should take the time to read this Summary carefully and keep it with the Summary Plan Description document that was previously provided to you. If you need another copy of the Summary Plan Description or if you have any questions regarding these changes to the Plan, please contact Human Resources during normal business hours at 3349 Michaelson Drive, Suite 150, Irvine, CA, 92612, email [benefits@hireright.com](mailto:benefits@hireright.com) or visit our website at [yourbenefitscenter.com](http://yourbenefitscenter.com).

**Eligibility**

Effective March 1<sup>st</sup>, 2020 through July 31<sup>st</sup>, 2020 the following eligibility changes were made in response to COVID-19:

**Actively At Work** - will deem an employee to be actively at work, for eligibility purposes, as long as the employer:

- considers the employee to be “employed”
- is collecting contributions toward insurance
- is paying the insurance premiums for that employee in a timely manner

Coverage must continue to be offered on a uniform, non-discriminatory basis to all employees and employee contributions must be no greater than those in effect immediately prior to March 1<sup>st</sup>, 2020.

**Waiting Period** – Employees rehired or returning to full time status on or before July 31<sup>st</sup>, 2020, will not be subject to a waiting period

**Testing and Associated Office (or other) Visits**

Effective March 12<sup>th</sup>, 2020 medical plans will provide coverage without cost sharing for COVID-19 testing, any diagnostic products for the detection of COVID-19, and any healthcare provider office visits, urgent care visits, or emergency room visits that result in an order for COVID-19 testing.

**Telehealth Visits**

Effective March 20<sup>th</sup>, 2020 through May 31<sup>st</sup>, 2020 medical plans will provide coverage without cost sharing for all telehealth visits through Blue Care on Demand.

**Virtual Care Visits**

Effective March 20<sup>th</sup>, 2020 through August 1<sup>st</sup>, 2020 medical plans will provide virtual visits with your primary doctor at your current cost share.

**Treatment and Associated Office (or other) Visits**

Effective March 12<sup>th</sup>, 2020 medical plans, will provide coverage without cost sharing for COVID-19 treatment and any healthcare provider office visits, urgent care visits, or emergency room visits that result in an order for COVID-19 treatment.

**Antibody Testing**

Effective March 12<sup>th</sup>, 2020 medical plans will cover COVID-19 anti-body testing at 100% if administered by 1 of the 4 FDA approved vendors.

**COVID- 19 Prior Authorization**

Effective March 12<sup>th</sup>, 2020 prior authorizations are waived for diagnostic tests and for covered services that are medically necessary and consistent with CDC guidance for members diagnosed with COVID-19.

**COVID-19 At-Home Diagnostic and Serology (antibody) Test Kits:**

Effective June 1<sup>st</sup>, 2020, at home testing for COVID-19 is covered at no cost to members when ordered by an attending health care provider. The test must be provided at the point of care for individuals who are symptomatic and are concerned about infection. The test must also be ordered for the purpose of identifying and treating active disease.

Serology (antibody) testing and home test kits will be covered at no cost when all of the following conditions are met:

- A health care provider deems them medically necessary in accordance with accepted standards of current medical practice for a patient with COVID-19 symptoms, or asymptomatic individuals with known or suspected recent exposure.
- Serology (antibody) testing is not used as a sole means of diagnosis of COVID-19 infection.

According to the CDC, antibody test results should not be used to assume immunity. Therefore, antibody tests should not be used to make decisions about the use of personal protective equipment, returning to the workplace and forming groups of individuals.

Based on additional guidance jointly released by DOL, DHSS and the Department of the Treasury, public health and employment return-to-work testing are not medically necessary and will not be covered.

*Cost sharing waivers for diagnostic testing, anti-body testing, at-home testing, treatment, and prior authorization provisions have no end date at this time.*