



Date: April 6, 2020

From: ACWA JPIA Employee Benefits

To: ACWA JPIA medical plan participants

RE: COVID-19 treatment costs

Coverage of COVID-19 Treatment

JPIA's Anthem PPO, Anthem HMO, and Kaiser plans have already been modified to cover 100% of the cost of COVID-19 *testing*, and associated costs.

From April 1, 2020 through May 31, 2020, all medical plans administered by JPIA will cover 100% of the cost of *treatment* for COVID-19 patients. This date may be extended. Both Anthem and Kaiser have existing plan provisions in place to cover out of network treatment in the case of emergencies.

IRS Notice 2020-15 clarified that testing and treatment for COVID-19 may be covered by a Health Savings Account (HSA) eligible high deductible plan, without jeopardizing the participant's eligibility to contribute to a tax-advantaged HSA. JPIA's Anthem and Kaiser Consumer Driven Health Plans (CDHPs) have been modified to include the benefits indicated above prior to satisfying the deductible.