

SUMMARY OF MATERIAL MODIFICATIONS CORNELL UNIVERSITY ENDOWED COLLEGES HEALTH AND WELFARE BENEFIT PLAN

To: All Endowed Self-Insured Plan Participants

From: Benefit Services & Administration, Health and Welfare

Re: Important Covid-19 Public Health Emergency Changes to the Plan

Date: July 11, 2023

COVID-19 Public Health Emergency Ended May 11, 2023

The COVID-19 Public Health Emergency was effective March 18, 2020. While COVID-19 is still with us — the widespread testing and vaccines now available have minimized the risk of serious infection. Because of the progress made, the Biden administration announced **the ending of the COVID-19 Public Health Emergency on May 11, 2023.**

How This Change May Impact Your Cornell University Medical Coverage

Effective May 12, 2023, you will see changes to coverage and/or cost share for vaccines, over-the-counter tests, and treatments covered through our medical and pharmacy benefits, as described in the table below.

Please note this document constitutes a **Summary of Material Modifications** to Cornell University's self-insured medical plans on the *Cornell University Endowed Colleges Health and Welfare Benefit Plan (539)*. As the Plan Sponsor, Cornell University has the right to amend the plan. You can request a print copy of this document or the Plan's SPD at any time by contacting HR Services & Transitions Center (HRSTC) at hrrservices@cornell.edu, 607-255-3936.

Vaccines

- COVID-19 vaccines will continue to be covered at 100% under preventative care when you go to an in-network provider.
- Coverage & cost share for vaccines obtained out-of-network through the medical benefit (Aetna) will be based on your plan design.
- COVID-19 vaccines will continue to be covered at 100% through the pharmacy benefit (Optum).

Testing

- Over-the-counter COVID-19 tests will no longer be covered through the medical benefit (Aetna).
- Over-the-counter COVID-19 tests will be covered with a quantity limit of up to 4 tests per policy per month at \$0 member cost-share, with this benefit (Optum) to expire on 12/31/2023.
- Manual Claims for over-the-counter COVID-19 tests will be accepted by OptumRx for direct member reimbursement (DMR) claim submissions for a quantity limit of up to 4 tests per policy per month. This benefit will remain open for 365 days from the date of purchase for claims between 5/12/2023 to 12/31/2023. The DMR payment for such claims will follow the contractual rate.

Treatments

- Coverage & cost share for COVID-19 treatment will be based on your plan design through the medical benefit (Aetna).
- Coverage & cost share for FDA-approved antiviral treatments (such as Paxlovid) will be based on your plan design through the pharmacy benefit (Optum).

Behavioral Health Telemedicine

- In-network behavioral health telemedicine services are covered in full through 12/31/2023 on the CPHL, WCM-PPO, RPHP, 80/20 and MedSupp plans. Coverage & cost share for in-network behavioral health telemedicine services for members on the HDHP will be based on your plan design through the medical benefit (Aetna).
- Coverage & cost share for out-of-network behavioral health telemedicine services will be based on your plan design through the medical benefit (Aetna).
- Exception: All Aetna plans will have a \$20 copay for behavioral health telemedicine service through Teladoc.

Remember, while you may see increases to your COVID-19 healthcare expenses, **you are still eligible to use your Health Savings Account (HSA) or Flexible Spending Account (FSA) funds to cover these out-of-pocket costs**—including the cost of over-the-counter COVID tests.

Additionally, the national emergency extended deadlines for HIPAA special enrollments, COBRA elections/premium payments, and claims filing/appeals. With the end of the Outbreak Period on July 10, 2023, the normal timeframes and deadlines will apply for ERISA plan (e.g., medical, dental, LTD) claim filings and appeals. The standard timeframes for HIPAA Special Enrollments (30 or 60 days) will also apply as of this date.

If you have any questions about how the end of the Public Health Emergency or Outbreak Period impacts your medical coverage or personal situation, please contact HR Services & Transitions Center (HRSTC) at hrservices@cornell.edu, 607-255-3936 for more information.

For general information about COVID-19 and the end of the Public Health Emergency, you can visit the Department of Health and Human Services website, www.hhs.gov.