April 2020

Blue Cross expands telehealth services and coverage for COVID-19 treatment.

Dear Valued Customer,

Businesses across the nation are making changes and responding to the challenges presented by COVID-19. Blue Cross Blue Shield of Michigan and Blue Care Network continue to take steps to help our customers and members during this international public health crisis.

We informed you of the changes we made in March to cover COVID-19 lab tests and waive cost share for medical telehealth visits. Now we are making additional changes for our fully insured business to cover COVID-19 treatment and offer more telehealth services, including behavioral health.

Below is a chart of the changes we've made to date for our fully insured commercial and Medicare business (including HSA qualified plans).

<table>
<thead>
<tr>
<th>Benefit or service</th>
<th>Actions taken by Blue Cross</th>
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| Telehealth services for medical visits | March 16 – Provided select medical telehealth services with no cost share through April 30th  
April 2 – Extended the date to June 30 and expanded telehealth with no cost share to cover additional, most common medical services |
| Telehealth services for behavioral health | April 2 – Provided most common behavioral therapy services through telehealth with no copay through June 30th |
| COVID treatment | April 2 – Announced coverage of COVID-19 treatment at no cost share through June 30th |
| COVID testing administration | March 18 – Cover evaluation for and administration of COVID test, such as doctor or hospital service to obtain test – at no cost share |
| COVID lab test | February 4 – Cover COVID lab test with no copay |
Blue Cross Blue Shield of Michigan and Blue Care Network

Blue Cross hopes to continue to ease the strain on doctor’s offices, hospital emergency rooms and medical supplies due to the COVID-19 pandemic by supporting the use of “virtual” visits for patients with milder symptoms, while keeping the health and safety of members at the forefront.

For many, having to unexpectedly disengage with their community – even if just for a short time – can be stressful. Expanding no-cost telehealth to include the most common behavioral health therapy visits will allow members to consult with mental health professionals.

Your account manager or agent is available to discuss these changes with you.

Blue Cross is continuing to identify ways to help our members, customers, providers and the community during this public health emergency. We will keep you connected to future changes we may make to benefits and services as we work to address the impact of the pandemic on our stakeholders.

Thank you for your business.

Sincerely,

Kenneth R. Dallafior
Executive Vice President and President, Health Plan Business