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### **For Immediate Release**

Date: July 15, 2020  
From: Sean Cooley, PHBP Executive Director  
To: All PHBP Freelance Employees.

To the PHBP Freelance community,

As the COVID-19 pandemic continues to prevent so many of our community from working, the PHBP Board of Trustees has voted to extend the following relief measures.

**1. Freelance Fees:** The Plan will waive the following monthly recurring out of pocket fees: Dependent Coverage Fees, Bridge Payments and Buy-up Fees for August coverage, having already waived these fees for coverage from April through July.

**2. COBRA Continuation Coverage:** The Plan will apply a 20% discount on the medical/Rx only portion of COBRA costs for August coverage, having already discounted COBRA coverage from April through July.

#### **NOTE REGARDING QUALIFICATION AND COVERAGE PERIODS:**

Previous notices have announced several extensions of all Qualification Periods ending March 31, 2020 and later, and all Coverage Periods ending June 1, 2020 or later. These extensions were added in response to the anticipated shortage of qualifying work in March, April, May, June, July and August. If your Qualification Period ended March 31, 2020 it now ends August 31, 2020. If your Coverage Period ended June 1, 2020 it now ends November 1, 2020.

As a disclaimer, please note these relief measures continue to be extended on a month by month basis and no assumptions of an unlimited or ongoing waiver of fees or extensions of Qualifying or Coverage Periods should be made. The Plan will continue to assess the situation on an ongoing basis.

As a reminder, our carriers are offering the following enhanced benefits in response to the current pandemic:

- **Live Health Online:** Anthem will continue to waive all cost-shares associated with Live Health Online services with in-network providers until further notice. Telehealth doctor visits give you access to health care without leaving your home, including chat therapy offerings for mental health. Find more information on that and all things related to Covid-19 and your health coverage at Anthem's dedicated site: [coronavirus \(COVID-19\)](#)

- **Expanded Dental options:** As announced in May, the following new dental care opportunities are available to all covered freelancers:
  - The TeleDentists  
The TeleDentists is a service that offers emergency dental care 24/7 on computers, tablets and smartphones. Anthem plans will cover emergency teledentistry exams at 100 percent with no deductibles or copays. They cover non-emergency teledentistry the same way they do equivalent care in a dentist's office.

The TeleDentists flyer provides more information.

#### Ortho@Home

PHBP Members can also choose virtual services for teeth straightening through Ortho@Home, Anthem's new at-home orthodontia program. PHBP members will have access to at-home clear aligner therapy. They will also receive retainers and teeth whitening when treatment is finished. This flyer explains the details.

- **Extended COVID-19 care:** Anthem will cover all costs of medically necessary testing and treatment with no copays or cost-sharing as long as the treatment is received from doctors, hospitals and other health-care professionals in your plan's network.

For COVID 19 related news and resources, please visit our website [here](#), including links to help you stay connected, stay creative, stay healthy, stay helpful, stay in tune and stay calm. Included are links and information on the PHBP's Employee Assistance Program and Live Health Online services. You can also find a link to the AICP's COVID-19 Guidelines and Considerations to help prepare for the new realities of commercial production.

The Producers' Health Benefits Plan recognizes the financial challenges confronting our community and extends these relief mechanisms to ease your financial burdens and concerns of continued health coverage. Although we cannot foresee how long this crisis will last or what impact it will ultimately have, we will continue to monitor the situation and adjust our course of action as required for prudent governance and the wellbeing of our membership.

I send my most sincere hopes that everyone is, and remains, safe and healthy.