COVID-19 update for our medical plans

During the COVID-19 pandemic, the health of you and your family is our top priority and we want to make sure you feel supported. That’s why we have partnered with Aetna, Anthem, UnitedHealthcare, and Kaiser to offer enhanced COVID-19 related benefits (for testing and evaluation, and virtual office visits (telehealth) as described below) to participants and their covered dependents enrolled in all Wells Fargo-sponsored medical plans:

- Copay Plan with HRA
- Higher Use Plan with HSA
- Lower Use Plan with HSA
- Narrow Network Copay Plan
- Narrow Network Plan with HSA
- Kaiser HMO
- Kaiser HDHP
- POS Kaiser Added Choice (Hawaii)

Testing and evaluation for COVID-19

Effective January 1, 2020, and until further notice, and as required by the Families First Coronavirus Response Act, there will be no cost sharing for (meaning, you will not pay for) deductibles, copayments, and coinsurance for medically necessary screening and testing for COVID-19. This includes diagnostic testing (both the test and evaluation to determine if you need the test) in an office visit (both in person and telehealth), urgent care, and emergency room. If a member is diagnosed with COVID-19, all treatment including but not limited to hospital, transportation, and pharmacy services will be subject to deductibles, coinsurance, and copays in accordance with the Benefits Book (Aetna, Anthem, and UnitedHealthcare) or certificate of coverage (Kaiser). The Benefits Book is available on Teamworks and under the 2020 Benefits section of Teamworks at Home (teamworks.wellsfargo.com). To review your Kaiser certificate of coverage, visit: https://my.kp.org/wfi. COBRA participants can access the Benefits Book at https://cobra.ehr.com.
If you were enrolled in the Health Plan and had a claim related to medically necessary screening and testing for COVID-19 between January 1 and March 17, 2020, please contact your healthcare claims administrator for information on how to get the claim reprocessed (see next page for contact information).

**Medical Virtual Office Visits (telehealth)**

Through December 31, 2020, cost sharing will also be reduced to zero dollars ($0.00) for medical virtual office visits for any reason at a provider listed below (Kaiser members: see the Kaiser bullet below).

- If you have **Aetna**, the virtual office visit provider is Teladoc (Teladoc.com/Aetna).
- If you have **Anthem**, the virtual office visit provider is LiveHealth Online (livehealthonline.com).
- If you have **UnitedHealthcare**, the virtual office visit providers are Teladoc, Amwell, and Doctor on Demand (accessed through myuhc.com). Choose any of these three providers or change at any time.
- If you have **Kaiser**, the virtual office visit providers can be found at kp.org. Kaiser is covering virtual office visits at $0 cost share to members on an HMO plan, except for Kaiser Colorado, which has a copay for virtual office visit. For members in the Kaiser HDHP, virtual office visits are subject to regular plan provisions.

**Summary of Material Modifications**

This document is a Summary of Material Modifications (SMM) for the Wells Fargo & Company Health Plan (the Health Plan) and is intended to notify you of important updates made to the Health Plan. This SMM is added to and modifies the January 1, 2020, Health Plan Summary Plan Description (SPD), which is provided in the Benefits Book.

Please take the time to read this SMM carefully and keep a copy of it with the previously issued SPD. The Benefits Book is available on Teamworks and under the 2020 Benefits section of Teamworks at Home (teamworks.wellsfargo.com). To review your Kaiser certificate of coverage, visit: [https://my.kp.org/wfl/](https://my.kp.org/wfl/). COBRA participants can access the Benefits Book at [https://cobra.ehr.com](https://cobra.ehr.com).
Questions

Please contact your health insurance claims administrator noted below for more information about your medical coverage, or for assistance with navigating their websites.

- Aetna: 1-877-320-4577
- Anthem: 1-866-418-7749
- UnitedHealthcare: 1-800-842-9722
- Kaiser
  - Kaiser California (Northern and Southern): 1-800-464-4000
  - Kaiser Colorado:
    - 303-338-3800 – Denver/Boulder
    - 1-888-681-7878 – Southern Colorado
    - 1-844-201-5824 – Northern Colorado
  - Kaiser Georgia 1-888-865-5813
  - Kaiser Hawaii: 1-800-966-5955
  - Kaiser Mid-Atlantic:
    - 301-468-6000 – D.C. area
    - 1-800-777-7902 – Outside of D.C. area
    - 503-813-2000 – Portland
  - Kaiser Washington: 1-800-813-2000 Vancouver/Longview area only
    - 1-888-901-4636 – All other areas

The information presented in this communication does not contain all of the official plan provisions of the Wells Fargo & Company Health Plan (the Health Plan). Refer to the Health Plan’s Summary Plan Description (SPD) in the Benefits Book for other applicable plan provisions. For fully insured plans or coverage options (including HMOs), please also refer to the applicable SPD and insurance policy or group contract prepared and provided by the insurer. The official plan documents govern plan provisions not addressed in this communication. In the event of errors or omissions in such materials, the plan administrator or its authorized designee reserves the right to correct such errors or omissions.

Wells Fargo & Company reserves the unilateral right to amend, modify, or terminate any of its benefit plans, programs, policies, or practices at any time, for any reason, with or without notice. Any such amendment, modification, or termination may apply to both current and future participants, covered spouses or domestic partners, covered dependents, and beneficiaries. Participation in the plans does not constitute a guarantee or contract of employment with Wells Fargo.