

April 7, 2020

Re: Updated Information on COVID-19 Testing

Dear Employers and MCS Subscribers:

The team of more than 1,800 MCS professionals remains active and working to support the operations of our provider network, and the ongoing healthcare services for our subscribers.

Recently, information related to laboratory testing for COVID-19 has been confusing, due to the changes and recommendations established by the Government of Puerto Rico, local health authorities, and the CDC (Centers for Disease Control and Prevention). Our MCS clinical and provider teams have been working diligently to ensure we provide the most accurate and clear information, as it becomes available. We are currently providing the best guidelines available on COVID-19 testing.

Who should be tested? ¹

1. For clinical and safety purposes, COVID-19 tests should be performed after a medical evaluation, and with a medical order. In addition, as we all know, COVID-19 tests come in various forms, and there is limited availability worldwide, including Puerto Rico. In order for the tests to be administered to the right people, taking into consideration the scarcity of the test in Puerto Rico and around the world, a doctor's assessment is important.
2. Typically, the doctor will order the test for those showing symptoms, or who have been exposed to people testing positive for COVID-19.
3. We should also be aware that, due to the public health measures in place, priority is being given to first responders (healthcare, police, firefighters), those in essential roles such as food service, and persons at high risk because of pre-existing conditions or over the age of 60.

What tests exist? What is the PCR, and what is the Rapid Test?!

4. There are two types of tests that have been recommended and approved by the FDA to address the current public health emergency. Many are calling them the “Rapid Test” and the “PCR.”
5. The differences between the two types of tests are:
 - **Rapid Test (blood)**: This is a test that indicates whether the person was exposed to COVID-19. It’s important because a negative result serves to rule out the contagion, but only if done for someone with symptoms, as the antibodies this test detects can take time to appear. A positive result confirms exposure, and it is recommended to perform a PCR test as a subsequent step.
 - **PCR or Molecular Test (nasal)**: This test requires a nasal sample and is used to confirm whether the person has COVID-19 and can transmit it. This test requires a more complex processing, and usually takes several days to get results.
6. **If the test is positive:**
 - For both types of testing, the first step for the vast majority of people is to stay isolated in their homes, without contact with other people.
 - At the same time, you should have a telephone consultation with your doctor, or with a doctor who is available if your family physician is not. We urge you to use the MCS telemedicine service alternatives listed below.
 - If the first step (Rapid Test) is positive, call your doctor and get the PCR test as soon as possible.
 - If you have severe symptoms, such as shortness of breath, confusion, lethargy or bluish lips, go to a hospital emergency room. If you have mild symptoms, call your doctor, or our 24-hour *MCS Medilínea* line, which is staffed with nurses, before choosing to go to a hospital.

¹The information included here is for information purposes only and must not be construed as medical advice. Nor is it intended to replace a physician’s clinical judgment during your patient care process. Call your doctor if the information provided is right for you.

Is the test covered?

7. Yes. Testing is 100% covered for all MCS Life subscribers.

- No matter what kind of coverage you have, the tests are covered.
- It's important to know you don't have to pay anything - \$0 co-payments and 0% co-insurance.
- If a laboratory asks you for an additional payment, please call MCS Life Customer Service at 787-281-2800 (metro area) or 1-888-758-1616 (toll free), Monday to Friday from 8:00 a.m. - 5:00 p.m., and Saturday from 8:00 a.m. - 4:30 p.m. You can also contact your Account Executive.

Where is the list of laboratories providing the test?

8. Directory: As an attachment to this letter, we're including the most recent list of the laboratories in our network that have confirmed they have these COVID-19 tests available.

9. Call First: Please keep in mind that the tests have been arriving slowly and in small quantities. So before visiting a laboratory, it's important that: (a) you have consulted with your doctor and have been given a medical order, and (b) you've called the laboratories to confirm they have the test available at that time.

10. Please keep in mind that the directory of laboratories with the test available may change daily. For the latest information, call the MCS Life Customer Service Center at 787-281-2800 (metro area) or 1-888-758-1616 (toll free), Monday to Friday from 8:00 a.m. - 5:00 p.m., and Saturday from 8:00 a.m. - 4:30 p.m., or go to <https://www.mcs.com.pr/en/Pages/coronavirus.aspx>.

TELEMEDICINE SERVICES AVAILABLE WITH MCS

- **MCS Medilínea** (1.866.727.6271) with nurses available 24 hours.
- **MCS Medilínea MD** (1.888.818.8502) or https://members.mdlive.com/mcs/landing_home?locale=en for direct consultations with a primary physician.
- **MCS Solutions** (1.866.627.4327) available 24 hours to coordinate mental health consulting services.
- **Telephone Consultations with Providers in the MCS Network:** Remember that in addition to the programs described above, all doctors in the MCS network now have the ability to provide their consultations by phone and other available electronic means (Facetime, Skype, etc.).

At MCS, we will continue working for you – our customers, employers and subscribers. Please note that we will continue providing you with information, in accordance with applicable clinical protocols, and as responsibly as this situation merits. We urge you to stay in your home and use the clinical and consulting services you have available with MCS.

Take care and *Vívela* at home,

Dr. Inés Hernández
Chief Medical Officer
MCS

The logo features the word "VÍVELA" in a multi-colored font (green, yellow, orange, green) followed by two green chevron symbols ">>" and the letters "MCS" in a white, bold, sans-serif font inside a green rectangular border.

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