

CORONAVIRUS DISEASE 2019 (COVID-19)

COVID-19 Colleague Benefit Plan Provisions - Update



Audience: All Colleagues and Covered Family Members Enrolled in a Trinity Health Medical Plan

Revision Date: 12/22/2020

Version: #8

COVID-19 Response Team Owner: Planning

Date of Last Review: 12/22/2020

What's changed: Updated a date; highlighted in yellow.

Colleague Health Plan Provisions Related to COVID-19

Our Ministry is committed to proactively working together to respond to the global spread of COVID-19 (also known as coronavirus) and ensuring that we take care of our patients, communities and each other. Considering the rapidly-evolving coronavirus spread, and because protecting our most valuable resources – our colleagues – is a top priority, we've taken additional steps to temporarily adjust the medical plan benefits for colleagues and covered family members enrolled in a Trinity Health medical plan. The tables on pages 2 and 3 below – for both self-insured health plans and fully-insured health plans – detail the coverage levels for:

- COVID-19 diagnostic testing and treatment for COVID-19
- Virtual health visits
- 24-hour nurse line
- Pharmacy, Health savings, flexible spending accounts updates
- Additional resources

Virtual visits provided by your provider (where available and where your provider bills the health plan) or through your Third-Party Administrator's (TPA) virtual health provider as outlined below. **If your provider does not bill insurance for virtual visits, the service will not be covered by the health plan and therefore will not apply to deductible and out-of-pocket accumulators.**

Note: Availability of virtual health coverage and member cost share may vary based on the respective TPA. Please note updated coverage and effective dates in the tables on pages 2 and 4 below.

Self-Insured Health Plans

| Medically Necessary Services | Third Party Administrator | | | | | |
|--|--|--|--|--|-------------------------------|--|
| | Aetna | Blue Cross Blue Shield of MI | Blue Care Network | Excellus Blue Cross | Health Choices Dubuque Only | Independence Blue Cross |
| COVID-19 diagnostic testing and visit that leads to testing | Covered 100%, not subject to member cost share when provided by a participating provider through the date in which the public health emergency is ended. | | | | | |
| Treatment for COVID-19 | Effective March 1, 2020, treatment for COVID-19 will be covered 100%, not subject to cost share when provided by a participating provider <u>through June 30, 2021</u> or the end date established by the IRS. Any change to this end date will be communicated as soon as possible. | | | | | |
| Virtual health visits provided by PCP or specialist | Covered 100%, not subject to cost share when provided by a participating provider <u>through Dec. 31, 2021</u> or the end date established by the IRS. | | | | | |
| Virtual health visits – all other | <p>If your PCP or Specialist are not able to provide a virtual health visit, the following resources are available for your respective third-party administrator.</p> <p>Covered 100%, not subject to cost share now <u>through Dec. 31, 2021</u> or the end date established by the IRS.</p> | | | | | |
| Virtual health visit - all other | Teladoc 800.835.2362 www.teladoc.com/aetna Teladoc app available | American Well 844.606.1608 www.bcbsmonlinevisits.com | American Well 844.606.1608 www.bcbsmonlinevisits.com | MD Live 866.692.5004 www.mdlive.com | TBD – not currently available | MD Live 877.764.6605 www.mdlive.com/ibx |
| 24-hour nurse line | 800.556.1555 | 800.775.2583 | 855.624.5214 | 800.348.9786 | 800.325.7442 | 877.764.6605 |

Fully-Insured Health Plans

| Medically Necessary Services | Aetna <i>Atlanta Only</i> | Blue Cross Blue Shield of Illinois <i>Mercy Chicago Only</i> | Kaiser <i>Silver Spring Only</i> |
|--|--|---|---|
| COVID-19 diagnostic testing and visit that leads to testing | Covered 100%, not subject to member cost share when provided by a participating provider through the date in which the public health emergency is ended. | | |
| Treatment for COVID-19 | Covered 100%, not subject to cost share when provided by a participating provider through Jan. 31, 2021 | Covered 100%, not subject to cost share when provided by a participating provider through Dec. 31, 2020. | Covered 100%, not subject to cost share when provided by a participating provider through March 31, 2021 or an earlier date if the public health emergency ends. |
| Virtual health visit | Behavioral health services covered 100% through Jan. 31, 2021. All other virtual visits were covered 100% through June 4, 2020. Teladoc 800.835.2362 www.teladoc.com/aetna | Covered 100% when using in-network providers through May 31, 2021. MD Live 888.676.4204 www.mdlive.com/bcbsil | Covered 100% when using Kaiser Permanente providers and nurses. Kaiser 800.777.7904 www.kp.org/getcare |
| 24-hour nurse line | 800.556.1555 | 888.676.4204 | 800.777.7904 |

Flexible Spending Accounts (FSA) – UPDATEHealth Care FSA (HCFSA)

- New reimbursement submission deadline – you have until **March 31, 2021** to submit receipts to Wageworks for dates of service between **1.1.2019 – 12.31.2020**
- **Through Dec. 31, 2020, colleagues may enroll, cancel (not less than amount already reimbursed), increase or decrease (but not less than amount already reimbursed) without experiencing a life event.**
- Trinity Health is continuing to monitor legislation that would permit additional feasibility. As information becomes available, we will share as information becomes available.
- Over-the-counter drugs and medicines can be paid for or reimbursed through a Health Care FSA (HCFSA) or Health Savings Account (HSA) without a doctor's prescription.
- Menstrual care products are now considered a qualified medical expense can be paid for or reimbursed through a Health Care FSA (HCFSA) or Health Savings Account (HSA). All expenses incurred after December 31, 2019 qualify, and the provision has no expiration date.

Dependent Care FSA (DCFSA)

- New reimbursement submission deadline – you have until **December 31, 2020** to submit receipts to Wageworks for dates of service between **1.1.2019 – 12.31.2019.**

- Through Dec. 31, 2020, colleagues may enroll, cancel (not less than amount already reimbursed), increase or decrease (but not less than amount already reimbursed) without experiencing a life event.
- Trinity Health is continuing to monitor legislation that would permit additional feasibility. We will share as information becomes available.

Additional Resources

Additional resources are available to you through the Live Your Whole Life and the Employee Assistance Programs. The **Life Your Whole Life** health and well-being platform provides all colleagues* with digital resources to support a variety of self-care needs. Colleagues enrolled in a Trinity Health medical plan also have access to telephonic health coaches to support a variety of self-care needs. Access your Live Your Whole Life tools and resources at Trinity-Health.org/LYWL.

- Feeling Anxious and/or Stressed?
 - Learn the basics of mindfulness practice with the Mindfulness 101 course
 - Learn some simple ways you can rein in stress before it becomes a problem with the *Stress Less in 10 Minutes Journey*
 - Remain tobacco free with the *Stay on Track, Stay Quit Journey*
- Need to get active indoors?
 - Try the *Get Strong at Home Journey*
 - Learn the basics of yoga practice through the *Yoga 101* starter program
- Having trouble sleeping?
 - Use the *Sleep Guide* to get customized tips on how to improve the duration and/or quality of your sleep
 - Try the *Calm Your Mind for Sleep Journey*
- Use the Nutrition Guide to support proper nutritional habits
- Connect with a telephonic health coach to get personal support with any health and well-being interests

All colleagues, their immediate family members, and other members of their household have 24-7 access to **Carebridge, our Employee Assistance Program**. Carebridge is a confidential resource, providing no-cost counseling, information and referral services to help address personal, family and work-related concerns. For immediate assistance, call Carebridge at 800-437-0911 or visit their website MyLifeResource.com, using code BKKR5 to create a personal log in.

By caring for ourselves physically, mentally and spiritually, we can be at our best while we are at work and in other areas of our lives.

*Note: The Live Your Whole Life platform is not currently available at Mercy Chicago.