



TO: All Members of the Staff and Faculty

DATE: April 17, 2020

RE: Benefits Information COVID-19

As you are aware, the University's Incident Management Team and the President's Cabinet have monitored carefully the worldwide spread of COVID-19. The purpose of this memo is to inform University Staff and Faculty about health plan and other University benefit coverage available to participants to assist them during this time.

Benefit Information is available on the Office of Human Resources website. The following information is offered in addition to these resources and addresses items specific to COVID-19:

- **Highmark Health Plan Coverage**: If you are a Highmark health plan member, **cost-sharing associated with physician-ordered diagnostic testing for novel coronavirus will be waived** for all members.

When you receive care from an out-of-network provider, coverage is almost always paid at the lower level - unless it is an emergency or you are referred by Highmark to an out-of-network provider because the non-emergency service is not available from a network provider. **That's why it is critical - in all cases - that you check to see that your provider is in the network before you receive care.**

For questions about coverage, or to ensure that your treating physician is a network participating provider for your health plan, call toll free:

- Highmark PPO Blue and Classic Blue members 1-800-5704
- Highmark HMO Plus members 1-800-822-8753
- **Swift MD**: SwiftMD is a telemedicine service for University of Scranton Health plan subscribers that delivers quality health care directly to patients in need. **You can seek some medical support electronically to avoid an in-person office visit.** Visits are unlimited and are offered without co-pay.

SwiftMD members can engage consults with doctors via phone or videoconference. The doctor is able to make a diagnosis and may recommend treatment. SwiftMD doctors can call in prescription when appropriate. As a SwiftMD member, you can talk to a doctor 24/7!

- Call toll free 1-877-WWW-SWIFT (1-877-999-7943).
- Go online at www.mySwiftMD.com
- **Employee Assistance Program (EAP)**: NexGen EAP is your confidential EAP, Work/Life, Wellness, and Health Advocacy benefit provided at no cost to you.

Part time and full time staff and your eligible family members can trust the NexGen EAP services to address your total wellbeing from accessing counseling services to maximizing work/life balance to providing personalized wellness resources.

With the recent surge in media coverage and articles, it can be difficult to **keep up with important, relevant information about the Coronavirus.** With NexGen EAP, you have a reliable source of concise information available to you 24/7, 365 days a year.

To access NexGen EAP:

- Call 1.800.EAP.CALL
- Log on at: www.nexgeneap.com
 - Enter your Highmark member id, located on your health plan card, or your social security number
 - Company ID: 1549

- **Dependent Care Flexible Spending Account (FSA):** A dependent care FSA enables you to set aside pre-tax dollars to pay for qualified dependent care expenses. Funds can be used to pay for day care, preschool, elderly care or other dependent care. To qualify for a DCRA, the IRS requires that the dependent care is necessary for you or your spouse to work, look for work or attend school full-time.

With so many schools and day care centers closing as a result of Coronavirus, participants may want to re-evaluate their need for a DCA, or re-consider the amount they have elected for 2020.

Closure of day care or school as a result of Coronavirus triggers a “qualifying event”, which allows a FSA participant to make a change, or reduce, the amount they have elected for their Dependent Care Spending Account (DCA) for 2020. A participant may also increase (or even open a new) DCA if a school closure creates a new need for day care coverage.

Please keep in mind that the IRS has not issued an extension for the use of DCA funds, so the same timelines for service dates and filing of claims apply.

- **Medical Care Flexible Spending Account (FSA):** A healthcare flexible spending account (FSA) is a smart and easy way for employees to save money while protecting themselves from the out of pocket cost of medical services. Because FSAs are set up as a tax-advantaged account, participants can save up to 40% on thousands of eligible everyday expenses.

In March, 2020, President Trump signed the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) into law. The law, which has a retroactive start date of January 1, 2020, allows healthcare FSA funds to be used for over-the-counter drugs and medicines and includes menstrual care products as eligible items.

Once merchants have updated their lists of eligible products, you should be able to use your MyAmeriflex Debit Mastercard to purchase over-the-counter items without issue. This may take several weeks or months, however, and your patience is needed until the updates have been completed.

To review a few list of eligible expenses, log in to [MyAmeriflex](#) and visit the “Resources” tab.

To purchase FSA-eligible items online, visit the [FSA Store](#).

Retirement Plans The Coronavirus Aid, Relief, and Economic Security Act, ([The CARES Act](#)) was signed into law as an additional piece of legislation crafted to help Americans during the COVID-19 (coronavirus) pandemic.

The CARES Act includes several retirement plan provisions that offer relief for participants. Please see provisions below that may provide relief for you and your family.

Highlights of the CARES Act

- The provisions of the legislation apply to participants who have been affected by COVID-19 as specified in the CARES Act.***

For those who qualify

- you may receive Coronavirus-Related Distributions up to \$100,000.
- Early plan withdrawals (taken under age 59 ½) will not be subject to the 10 percent tax penalty on early plan withdrawals for Coronavirus-Related Distributions (up to \$100,000).
- Coronavirus-Related Distributions may be re-contributed to a retirement plan over three years. You will also be permitted to pay taxes on these distributions over three years.

- Retirement plan loan flexibility is available for plans that offer loans, including Mandatory and Voluntary 403b plans, allowing for a pause (and related extension) in repayment for payments due through December 31, 2020.
 - The amount available as a plan loan for plans that offer loans, including Mandatory and Voluntary 403b plans for qualified Coronavirus relief is basically doubled so that the limit is increased to the lesser of \$100,000 or 100% of your vested account balance in the plan.
- If you are subject to Required Minimum Distributions (RMDs) rules, they have been waived for retirement plans for 2020. Generally, RMDs are paid to participants who attained age 70½ in years 2019 or earlier (or attained age 72 in years 2020 or later).

***Contact your Retirement Plan Customer Service Center for more information. You may also want to talk with your tax advisor to see how these changes may affect you.

Transamerica Retirement Solutions

- 1.800.755.5801
- www.trsuretire.com

Teachers Insurance Annuity Association/College Retirement Equities Fund (TIAA)

- 1.800.842.2776
- www.tiaa.org

- Please feel free to contact Human Resources with questions about these and any other University benefit at (570) 941-7767 or via [emailto:hr@scranton.edu](mailto:hr@scranton.edu).