COVID-19 Frequently Asked Questions (FAQs)

Due to COVID-19, can I make changes or stop my Dependent Daycare elections?

Based on current regulations, you may suspend, decrease, or start dependent care FSA contributions, if you experience a significant change to dependent care costs.

- **Suspend contributions:** If your daycare has closed and is not billing for services, you may suspend contributions. Once daycare services resume, you may restart your contributions.

- **Modify contributions:** You may increase or decrease contributions if your daycare has adjusted the fee schedule or if you switch to a “free care” or no daycare option.

- **Start contributions:** If you have to start paying a babysitter while you are working from home, this results in new expenses. You may start contributing to a dependent FSA.

To make a contribution change, you must call the OneUSG Connect – Benefits call center at 1-844-587-4236.

During Open Enrollment, I elected to make Healthcare FSA contributions. Due to COVID-19, I will not use all of my healthcare FSA contributions. Can I make changes to my healthcare FSA contributions?

The IRS has not provided any additional guidance related to allowing mid-year changes for healthcare FSA accounts as a result of COVID-19. Therefore, based on current regulations, you may not make any changes to your current healthcare FSA contributions. We will continue to monitor the IRS guidelines and provide updates as they become available.

I have seen Anthem press releases regarding Anthem affiliate plans waiving employee out of pocket costs for COVID-19 testing and office visits. Does this apply to my USG healthcare plan?

These press releases apply to Anthem fully insured health plans and do not apply to USG since we have a self-insured plan. However, USG has been working with our healthcare vendors to ensure any employee enrolled in any of our USG healthcare plans have the same COVID-19 waivers.

As a result, all USG healthcare plans (Blue Choice HMO, Consumer Choice HSA, Comprehensive Care and Kaiser Permanente HMO) will waive employee out-of-pocket costs related to deductibles, copayments and coinsurance ($0.00) for in-network provider visits and testing related to COVID-19.

I am enrolled in the Consumer Choice HSA healthcare plan. Does the zero ($0.00) employee co-insurance waiver apply to me, even if I have not met my deductible yet?

Yes. The employee out-of-pocket waiver applies to in-network provider visits and testing costs associated with COVID-19. For services not related to the diagnosis and testing of COVID-19, regular coinsurance and plan rules apply.

I do not have any symptoms related to COVID-19, but I need to see a doctor. Will my out of pocket costs also be waived?

usg.edu
It depends. All telehealth visits through LiveHealth Online, including those unrelated to COVID-19, will be covered at 100% with no employee cost sharing for all USG healthcare plans, through June 30, 2020. Additionally, employees enrolled in the Kaiser HMO plan can always take advantage of zero-dollar ($0.00) virtual doctor’s visits. However, office visits and services unrelated to COVID-19 will be based on each health plan’s normal cost sharing benefits.

I was billed for an appointment related to COVID-19. Who should I contact for benefit and billing questions?

While the USG benefits team is working closely with Anthem and Kaiser Permanente to ensure benefits are processed correctly, if you have questions about benefits coverage or billing, please call the member services number listed below.

- **Anthem**: 800-424-8950
- **Kaiser**: 404-261-2590

I have seen a lot of information in the news encouraging me to use telemedicine. What can I use telehealth for and what are my out of pocket costs?

Telehealth visits are an excellent way to deal with acute nonemergency healthcare issues. For example, telehealth can be used for questions related to colds, skin conditions, prescription refills, pediatric needs and mental health visits. While COVID-19 cannot be confirmed through virtual or remote care, provider teams can help with screening symptoms, assign risk, answer questions and recommend the next steps. Kaiser Permanente telehealth visits are always free. Additionally, USG health plans will also cover all telehealth visits through Live Health online at 100% with no out of pocket cost, including visits unrelated to COVID-19 through June 30, 2020.

- **LiveHealth Online**: Visit [https://livehealthonline.com/](https://livehealthonline.com/)
- **Kaiser HMO**: Visit [https://healthy.kaiserpermanente.org/georgia/get-care](https://healthy.kaiserpermanente.org/georgia/get-care) or call 404-365-0966

I take several maintenance medications; can I stock up on my medications without going to a local pharmacy?

To ensure access to prescription medications, early refill limits will be waived for 30-day maintenance prescriptions at in-network pharmacies. Additionally, CVS pharmacies are waiving charges for home delivery of all prescription medications. If you do not use a CVS pharmacy, please check with your local pharmacy for information about waived home delivery charges.

If you take a maintenance medication, we encourage you to use the 90-day supply option. This will reduce the number of trips to the pharmacy and will lower your out of pocket cost. As part of the prescription drug program, you also have the option of home delivery from CVS Caremark Mail Service pharmacy with no delivery cost.

Kaiser Permanente has not removed any refill limits for maintenance medications. However, employees can utilize Kaiser Permanente’s prescription mail order service to have prescriptions shipped home with zero shipping charges.

With so much information in the news about COVID-19, I need help with anxiety and understanding my resources?

We understand that the uncertainty related to COVID-19 can have a variety of impacts. Below are several helpful resources to help you deal with any emotions or feelings you may be experiencing. See USG resource options below:

- **Employee Assistance Program (EAP)**: USG partners with the KEPRO Employee Assistance Program to provide support and resources on personal matters to improve your overall life and well-being. Tips for coping with any feelings or emotions you may be experiencing related to the COVID-
19 outbreak is available through the KEPRO Employee Assistance Plan via phone at 844-243-4440 or on-line at EAPHelplink.com (company code is USGCares). Note: The first four (4) visits are available at no cost for all employees who work 20 or more hours.

- **Anthem Behavioral Health programs:** Use Anthem’s Sydney app to help locate in-network behavioral health providers. Additionally, you can use LiveHealth Online to schedule a virtual behavioral health appointment.

- **Kaiser Behavioral Health programs:** Kaiser Permanente website and facilities have a number of mental health resources available. Explore https://kp.org/mentalhealth for tips and available resources. You may schedule an appointment by calling 800-611-1811 or visiting https://healthy.kaiserpermanente.org/georgia/get-care.

I am enrolled in the Kaiser HMO plan and my local Kaiser Permanente location is no longer accepting patients. How do I access care?

To reallocate resources to larger facilities, Kaiser Permanente has temporarily closed several smaller facilities and has begun moving previously scheduled office visits to telehealth appointments.

We were notified the following facilities will be closed effective immediately: Forsyth, Sandy Springs, Holly Springs, Douglasville, Conyers, Stonecrest, Newnan, Fayette, Decatur, Brookwood, Lawrenceville, West Cobb. If you have any questions or need to make an appointment at another facility, please call 800-611-1811 to talk to an advice nurse.

We are continuing to monitor access to these locations. Kaiser will continually provide updates on their website at https://healthy.kaiserpermanente.org/georgia/health-wellness/coronavirus-information, under the Getting Care in Georgia section.

I am a USG retiree enrolled in one of the USG health care plans. Does the waiver of copayments, coinsurance and deductibles apply to me?

Yes. As a USG retiree enrolled in one of the USG healthcare plans, you are eligible for the same waiver of copayments, coinsurance and deductibles for office visits and testing related to COVID-19. Additionally, telehealth visits through Live Health online and Kaiser Permanente are covered at 100% with no out of pocket cost, including visits unrelated to COVID-19 through June 30, 2020.

I am a Medicare eligible USG retiree. Am I entitled to the same waiver of copayments, coinsurance and deductibles?

As a Medicare member, Medicare coverage is primary. Therefore, all covered services and retiree cost sharing is determined by Centers for Medicare and Medicaid Services (CMS) or the Medicare Advantage plan you are enrolled in.

As a USG Retiree enrolled in a USG Healthcare plan, you may take advantage of LiveHealth Online visits. For these visits to be covered at 100% with no out of pocket costs, you must enter your Anthem healthcare information when prompted within LiveHealth online system. While COVID-19 cannot be confirmed through virtual or remote care, provider teams can help with screening symptoms, assign risk, answer questions and recommend the next steps.

Additionally, we have included several Medicare resources related to covered services due to COVID-19:

- **Medicare & Telehealth**
  - Medicare & telehealth website
  - Telehealth Frequently Asked Questions

- **Medicare – Coronavirus resources:**
  - Medicare and Coronavirus website
  - Coverage and Payment (COVID – 19) Fact Sheet
For additional questions, please contact Anthem's member services at 1-800-424-8950.