COVID 19 Disaster Relief

• The regulation define the National State of Emergency as the “Outbreak Period”.
• Outbreak period is begun March 1, 2020. The end of the Outbreak period is TBD.
• This final ruling extends employee deadlines for:
  o HIPAA special enrollment rights (Qualifying Life Events)
  o Notification of a COBRA qualifying event
  o COBRA coverage election
  o Payment for COBRA premiums
  o Claim filing deadlines
  o Appeals filing deadlines

Deadlines are extended by disregarding the **Outbreak Period** which is defined as the period between March 1, 2020 (start of the National Emergency) and 30/60 days after the announced end of the COVID-19 National Emergency (yet to be determined).
Understanding the Outbreak Period


- Normal enrollment rules require employee to process QLE within 30 days (5/15/2020)
- New enrollment rules, allow the mid-year change to be processed Outbreak period + 30 days (July 31, 2020)

**COBRA Election Example:** Employee terminates 05/01/2020. Assume Outbreak Period Ends July 1, 2020.

- Normal COBRA enrollment period ends is 60 days after Term Date (June 30, 2020)
- New enrollment period is Outbreak Period + 60 days (August 29, 2020)
COVID 19 Disaster Relief

Next Steps:

• Changes can be made to any plan, as long as there is a qualifying life event

• Coverage due to qualifying mid-year reasons will be effective retroactive to the date of the qualifying event

• For COBRA changes, coverage will be effective retroactive to the loss of coverage date

• COBRA participants will be responsible for retroactive COBRA premiums

• COBRA Participants will not be dropped during the Outbreak Period
  
  o  If COBRA participant is not current on COBRA payments by the end of the Outbreak period, coverage will be terminated retroactive to the paid through date

• If a COBRA participant was already dropped due to non-payment, they must contact Alight if they wish to be reinstated
Effective May 12, 2020, the IRS released Notice 2020-29, which temporarily grants health plans greater flexibility surrounding allowable mid-year changes.

In response to COVID-19, USG health plans will incorporate the following changes:

• Employees can add, drop, or cancel elections for their healthcare coverage regardless of whether or not they experience a qualifying life event

• Employees can increase or decrease existing FSA elections or make new elections

• Employees can continue to file for reimbursement for 2019 FSA funds through December 31, 2020. This includes expenses incurred after March 15, 2020.

Other Important Information:

• All changes will be processed on a prospective basis only

• If an employee drops coverage, they must provide Alight with written documentation attesting that they are enrolled in, or will immediately enroll in, other health coverage not sponsored by USG

• You cannot drop or decrease HC FSA contributions below the amount you have already been reimbursed for. If you do, you will be responsible for reimbursing the University System of Georgia
What’s Next

• If you experience a qualifying mid-year event (e.g. marriage, birth, divorce, etc.), you can process your qualifying life event online through OneUSG Connect or you may call the OneUSG Connect Benefit center at 844-587-4236, Monday through Friday (8 AM to 5 PM EST).
  ➢ Coverage and premiums are effective retroactively, to the effective date of the qualifying life event.

• If you drop health coverage for any reason, you must provide written proof that you have other coverage or will obtain other coverage.

• If you have not experienced a qualifying life event (e.g. reduction of salary due to furlough), but still wish to start, stop or change health plans, you must contact the OneUSG Connect benefits center at 844-587-4236, Monday through Friday (8 AM to 5 PM EST).
  ➢ Coverage will be effective prospectively. No retroactive changes.

• To file a claim against 2019 healthcare FSA contributions, visit Optum Bank or call 1-877-470-1771. If you do not use your 2019 contributions, you will lose those funds effective December 31, 2020
EYEMED CARES PROGRAM

In response to COVID 19, EyeMed is offering a temporary discount program for separated employees, at no cost.

• Provides fixed rate for certain services (not a complete list).
  - Eye exams $50
  - Single vision lenses $50
  - Standard progressive lenses $135
  - Lens Options: $12 UV Coating/Tint
  - Polycarbona

• Members are only responsible for the fixed out-of-pocket costs
• Separated employees are automatically enrolled.
• Members will receive a welcome packet with information about the program and service locations
• Program available through December 31, 2020