

Benefits Information of COVID-19

Coverage	Who is Covered	Benefits
Blue Cross Blue Shield (BCBS) PPO Plans	Staff Faculty Post Docs	<p>BCBSIL will not require prior authorization and will not apply member copays or deductibles for testing to diagnose COVID-19 when medically necessary and consistent with Centers for Disease Control guidance.</p> <p>If you are enrolled in a BCBS plan, you have telehealth with MD live. You can schedule a virtual appointment at https://www.mdlive.com/ or by calling 888.676.4204. If you have never used the service, you will need to register on the website to use the service.</p> <p>Effective March 10, 2020, BCBS expanded telehealth for PPO members who receive medically necessary services from an in-network PPO provider who offer telehealth services. If a PPO member sees an in-network provider who offers telehealth services, those telehealth services will now be covered as a regular office visit.</p> <p>Telehealth visits currently include 2-way, live interactive telephone communication and digital video consultations, which can allow concerned members to connect with their physicians while reducing the risk of exposure to contagious viruses or further illness.</p> <p>Coming soon: The University Medical Center (UCMC) providers are gearing up to provide phone-based care for existing BCBS patients.</p>
BCBS HMO of Illinois	Staff Faculty	<p>BCBSIL will not require prior authorization and will not apply member copays or deductibles for testing to diagnose COVID-19 when medically necessary and consistent with Centers for Disease Control guidance.</p> <p>BCBS has expanded telehealth for BCBSIL HMO members who receive medically necessary services from providers in their medical group who offer telehealth services. If an HMO member sees a provider within their medical group who offers telehealth services, those telehealth services will now be covered as a regular office visit.</p> <p>BCBS temporarily lifted restrictions on getting early fills of prescription drugs. You can contact your pharmacy directly to ask for an early fill.</p> <p>You can also use 90-day supply benefits for covered non-specialty medications at select retail pharmacies or home delivery (mail order). Log into https://www.myprime.com/ or call the number on your member ID card</p>

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UHP Plan (Aetna)	Staff Faculty	<p>Waiving of Co-Pays for all diagnostic testing related to Covid-19. This is the copay for the testing only. The cost share for ER, CVS walk in clinic or Urgent Care facilities is not affected. (FYI-UCMC is in the process of gearing up its testing offerings in the next week through a conora-virus clinic and likely also drive through testing program and has established an ambulatory triage strategy that is being rolled out).</p> <p>Zero copays for telemedicine visits for any reason for 90 days. Aetna members should use telemedicine as their first line of defense in order to limit potential exposure in physician offices. Cost sharing will be waived for all video visits through the CVS MinuteClinic app.</p> <p>Coming soon: UCMC provided virtual care services would be covered. UCMC providers are gearing up to provide phone-based care.</p>
CVS Pharmacy MinuteClinics	Anyone can use a MinuteClinic. Cost is waived if you are covered by CVS for Rx benefits.	<p>CVS Health and MinuteClinic are collaborating closely with local health departments related to COVID-19. MinuteClinic locations do not currently test for coronavirus (COVID-19). In order to support efforts to reduce the spread of COVID-19 in our communities, and in line with CDC and State Health Department guidance for infection control and prevention, MinuteClinic is making the following temporary changes to help keep our patients, customers and colleagues safe during this time:</p> <ul style="list-style-type: none"> • They are no longer accepting walk-in patients. All patients must make an appointment on-line on the MinuteClinic website or the CVS Pharmacy app. • Patients making an appointment will be pre-screened outside of the clinic to determine if it is the right site of care for their symptoms. If the pre-screen identifies the patient to be at risk for COVID-19 they will receive guidance on how to access care in a different health care setting. • Patients with scheduled appointments at their local MinuteClinic, are required to wait in their personal vehicle or outside the store until the MinuteClinic provider texts or calls them in for their scheduled visit. • People who suspect they may have COVID-19, should consult with their primary care provider or local health department about testing, and follow CDC guidance. <p>MinuteClinics offers patients the opportunity to request a Video Visit in 40 states and Washington, D.C. Virtual care options such as video visits can be an effective way to evaluate and treat viruses from the comfort of one's home, while minimizing exposure to other potentially contagious viruses.</p>
CVS Pharmacy Prescriptions	Anyone with coverage in one of the BCBS PPO or UHP medical plans.	To help encourage social distancing and keep your family safe, we'd like to remind you that your prescription benefit plan offers no-cost home delivery options. If you can't or don't want to go to the pharmacy, please consider home delivery as a way to reduce your exposure to the COVID-19 virus.

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		<p>Home delivery from CVS Caremark® Mail Service Pharmacy 90-day supplies of your medications are delivered to your home, or any other address you choose, by mail with no delivery fees. See this flyer for more information.</p> <p>Two easy ways to get started:</p> <ol style="list-style-type: none"> 1. Call your doctor and ask them to send a new 90-day prescription to CVS Caremark Mail Service Pharmacy. 2. Or, request a new 90-day prescription at Caremark.com. <p>In addition, CVS Pharmacy® is waiving charges for home delivery of prescription medications. Visit the CVS Pharmacy website to setup this option.</p> <p>For more information about access to your medications, safety measures to help protect you and your loved ones, updates from the CDC, and answers to frequently asked questions about COVID-19, visit Info.Caremark.com/COVID19.</p>
<p>Health Savings Accounts</p>	<p>All employees enrolled in the Maroon Savings Plan</p>	<p>The IRS advised that HDHPs can pay for COVID-19 related testing and treatment. This will not jeopardize the HDHP qualified status, due to coverage of costs for testing or treatment of COVID-19 prior to plan deductibles being met. The IRS also confirmed that any vaccination costs continue to count as preventive care and can be paid for by an HDHP. Individuals with an eligible health plan that covers these costs can continue to contribute to their HSA.</p>

Employee Assistance Program

Coverage	Who is Covered	Benefits
Perspectives	All University employees	<p>You can visit https://www.perspectivesltd.com/ to find additional resources. Select the <i>News Alert</i> at the top of the home page. You can also call 800.456.6327 if you would like to speak with a trained counselor. Username: UNI500 Password: perspectives</p> <p>Perspectives' Employee Assistance Program recognizes that the outbreak of COVID-19 can be scary and stressful, particularly those struggling with anxiety or substance abuse disorders. As social distancing becomes the norm and adjustments are necessary, please keep in mind that the EAP is available for you and your loved ones and has telehealth appointments with counselors available from your home through Zoom conferencing, by phone, and our instant message feature. See additional information.</p>

Retirement Plans

Coverage	Who is Covered	Benefits
Retirement Plans CRP, SRP, ERIP, 457b	Faculty Staff	<p>You should check with your personal financial advisor or with a TIAA advisor for advice of what you should do with your retirement savings. To contact TIAA, call 800.842.2252.</p> <p>TIAA is providing this article with some general tips.</p> <p>In addition, Roger Ferguson will be hosting an event on March 25th to discuss the market trends. See Event information.</p> <p>TIAA has decided to temporarily suspend on-site visits to the University by the Financial Consultants. To schedule a counseling appointment via the phone or web meeting contact TIAA at www.tiaa.org/schedulenow or by calling 800.732.8353.</p>

Commuter Benefit Information (via WageWorks)

At this time, the fulfilment for your upcoming April commuter order will go forward as usual and the regular WageWorks pass return and refund policies remain in effect. If and when transit and parking providers make changes to their policies in response to COVID-19, WageWorks will work with them to extend those to you.

You can find your provider’s policies at <https://www.wageworks.com/coronavirus-commuter-communication/>. Please check back regularly – the situation is fluid and the WageWorks Coronavirus Commuter Communication microsite will reflect all policy updates in real time. Additionally, keep in mind that a provider’s policy with WageWorks may be different from what you find on the provider’s own website.

Transit Vendor	Who is Covered	Benefits
WageWorks Commuter Card	All employees who purchase WageWorks Commuter Card under the Commuter Benefit	Funds will remain on the card until you spend them down.
Metra	All employees who purchase a monthly Metra pass through WageWorks as part of the Commuter Benefit	<p>Metra does allow for intact monthly passes to be returned for credit. Therefore, for the April 2020 benefit month the you can return your monthly passes for credit by 4/25/2020.</p> <p>You should look at your May 2020 order to determine if you need to have an election for May and adjust as necessary prior to April 10th.</p>
South Shore Line	All employees who purchase a monthly South Shore Line pass through WageWorks as part of the Commuter Benefit	<p>The South Shore Line (SSL) is extending usage of the March monthly ticket throughout the month of April for all riders who have purchased the pass.</p> <p>Those who have March paper monthly tickets may continue to use them for the remainder of March, and the same ticket throughout April. Those with March mobile app monthly tickets will see a new ticket uploaded to their account prior to April 1.</p> <p>A credit will be applied to your WageWorks account for the month of April. You should look at your May 2020 order to determine if you need to have an election for May and adjust as necessary prior to April 10th.</p>

Transit Vendor	Who is Covered	Benefits
<p>Ventra Card</p>	<p>All employees who fund their Ventra card through WageWorks under the Commuter Benefit</p>	<p>You can fund your Ventra card with a set amount each month or purchase an unlimited monthly pass. If you fund a set amount each month, your funds will remain on the card until you spend them. Remember, Ventra Transit Value and/or inactive passes do not become dormant until 18 months transpire without any use.</p> <p>Prorated credit for active 7- and 30-day passes: Customers with an active 7- or 30-day pass are eligible to receive a prorated credit for any remaining days, based on when the pass was last used. For example, a 7-day pass that was activated on March 15 and used only that day, would be eligible for a prorated refund reflecting six unused days. Prorated credits will be issued as Transit Value that is added to the cardholder’s Ventra account. Transit Value can be used to purchase passes in the future or for rides paid for individually from your value balance.</p> <p>To receive a Transit Value credit, send an email to Ventra Customer Service (customerservice@ventrachicago.com) with the following information no later than April 13, 2020:</p> <ul style="list-style-type: none"> ○ Account holder’s name, ○ Transit account ID number, and ○ Type of pass (7- or 30-day) in which a credit is being requested. <p>Unlimited ride passes (1-, 3-, 7-, 30-day passes): Passes are only activated when tapped at a rail station or on a bus, so if you do not need to ride CTA using one of these passes, simply save your Ventra Card with inactive passes until things return to normal. You can log in to your account online to see if you have any active or inactive passes.</p> <p>Deactivating autoloading feature: If you have autoloading enabled, you can easily deactivate this feature through the Ventra app or on our website (VentraChicago.com). And it’s just as easy to re-activate autoloading when things get back to normal.</p> <p>Pre-tax transit benefits: If you use The University of Chicago’s pre-tax transit benefits program, you can log into your WageWorks account to turn off 30-Day Pass or Transit Value deposits. Remember, changes must be made by the 10th of the month in order to take effect that month. For example, submit changes by April 10th to stop your May Ventra funding.</p> <p>For questions or further assistance with your Ventra Card or account, call 1.877.NOW.VENTRA or visit ventrachicago.com.</p>

Flexible Spending Account (“FSA”) (via WageWorks)

FSA Type	Who is Covered	Benefits
<p>Healthcare FSA and Dependent Care FSA</p>	<p>Anyone enrolled in the Healthcare and/or Dependent Care FSA Benefits</p>	<p>Effective April 1, 2020, WageWorks will enhance their products to eliminate, in most cases, automated card suspension to maximize availability of funds at eligible merchants for eligible healthcare expenses.</p> <p>Substantiation will still be required for all card transactions, but they will no longer suspend cards due to unsubstantiated transactions. Card use continues to be restricted to health care providers and merchants for purchases of eligible healthcare expenses. Further details on eligible healthcare expenses can be found here.</p> <p>Cards that are currently suspended will be reinstated and available for use on April 1.</p> <p>There is no change in member experience. Card use verifications (CUVs) will continue to be sent for any transaction that is not auto adjudicated. Members will also continue to be prompted at login that they have a transaction that needs verification.</p> <p>Members will still be able to substantiate a transaction with the actual detailed receipt of the transaction in question or a substitute detailed receipt.</p> <p>To view your FSA activity and balance, log into your WageWorks account at https://participant.wageworks.com/CardCenter/CardDetails.aspx.</p> <p>The IRS has not changed the rules regarding mid-year changes to FSA elections. You must experience a Qualified Life Change Event, such as marriage or birth/adoption of a child, to elect, change or cancel FSA contributions.</p>