

## Benefits Information for COVID-19

Coverage	Who is Covered	Benefits
<b>Blue Cross Blue Shield (BCBS) PPO Plans</b>	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 the Centers for Disease Control guidance.</p> <p>Blue Cross and Blue Shield of IL (BCBSIL) is temporarily waiving member cost-sharing, including deductibles, copayments and coinsurance, related to treatment for COVID-19. The waiver is effective for treatment received April 1 through October 23, 2020*, and applies to costs associated with COVID-19 treatment at in-network facilities and treatment for out-of-network emergencies.</p> <p>If you are enrolled in a BCBS plan, you have telehealth with MD live. You can schedule a virtual appointment at <a href="https://www.mdlive.com/">https://www.mdlive.com/</a> 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>Blue Cross and Blue Shield of Illinois (BCBSIL) began covering telehealth “virtual” visits with in-network Illinois providers for eligible BCBSIL PPO and Blue Choice members consistent with the terms of the member’s benefit plan. This benefit is separate from the MD Live Telehealth platform. This telehealth benefit option has been extended through <i>12/31/2020</i>.</p> <p>BCBS has extended waiving member cost share for all telehealth visits through <i>09/30/2020*</i>. After this time, the telehealth visits will be billed 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>To schedule a virtual appointment at the University of Chicago Medical Center (UCMC) visit <a href="https://www.uchicagomedicine.org/">https://www.uchicagomedicine.org/</a> or call 1-888-824-0200.</p> <p>*Date is subject to change, visit the <a href="#">BCBS COVID-19 Extension page</a> for more information.</p>
<b>BCBS HMO of Illinois</b>	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>

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		<p>Blue Cross and Blue Shield of IL (BCBSIL) is temporarily waiving member cost-sharing, including deductibles, copayments and coinsurance, related to treatment for COVID-19. The waiver is effective for treatment received April 1 through October 23, 2020*, and applies to costs associated with COVID-19 treatment at in-network facilities and treatment for out-of-network emergencies.</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 at no member cost through 09/30/20*.</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 <a href="https://www.myprime.com/">https://www.myprime.com/</a> or call the number on your member ID card.</p> <p>*Date is subject to change, visit the <a href="#">BCBS COVID-19 Extension page</a> for more information.</p>
<b>BCBS Well OnTarget Fitness Program</b>	BCBS Covered Members who enrolled in the Fitness Program	<p>Well onTarget Fitness Program team (administered by Tivity Health).</p> <p>Some fitness facilities within the gym network have temporarily closed or adjusted hours. Facility hours and availability continue to change daily and differ by facility and location. Although Tivity is asking all facilities to advise members about changes, participants should call and confirm hours prior to going.</p> <p>In lieu of the closures, Tivity has a <a href="#">special offer</a> for Well onTarget Fitness Program members during this time.</p>
<b>UCHP Plan (Aetna)</b>	Staff Faculty	<p>The University of Chicago Health Plan is waiving 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.</p> <p>Telemedicine is available by all UCHP primary care doctors and follows the cost share of the provider you see.</p>

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		<p>The zero cost share for behavioral health services will continue through <i>09/30/20*</i>.</p> <p><b>DCAM Offering Free Prescription Delivery:</b> As part of the fight against COVID-19, upon request DCAM is currently shipping prescriptions at no cost to members. Please note, DCAM may only ship prescriptions to addresses in the states it is licensed to do business in. This includes Illinois, Indiana, Iowa and Wisconsin (see full list <a href="#">here</a>). To utilize this service, call DCAM’s mail services at 773-834-6245, pay for your prescription over the phone and they will ship it to you via FedEx.</p> <p>To schedule a virtual appointment at the University of Chicago Medical Center (UCMC) visit <a href="https://www.uchicagomedicine.org/">https://www.uchicagomedicine.org/</a> or call 1-888-824-0200.</p> <p>*Date is subject to change. Visit the <a href="#">Aetna COVID-19 information</a> page for more information.</p>
<p><b>CVS Pharmacy MinuteClinic</b></p>	<p>Anyone can use a MinuteClinic. Cost is waived if you are covered by CVS for Rx benefits.</p>	<p>CVS Health and MinuteClinic are collaborating closely with local health departments related to COVID-19.</p> <p><b>CVS Now Offering COVID-19 Testing:</b> On May 22, 2020, CVS Health opened 17 new COVID-19 test sites at select CVS Pharmacy drive-thru locations across Illinois. These new sites will utilize self-swab tests and mark the next phase of Aetna’s nationwide COVID-19 testing strategy. A complete list of all the new National testing sites can be found <a href="#">here</a>.</p> <p>Self-swab tests will be available to individuals meeting the Centers for Disease Control and Prevention criteria, in addition to age guidelines. Patients must register in advance at <a href="https://www.cvs.com">CVS.com</a> to schedule an appointment. For more information, see their press release <a href="#">here</a>.</p> <p><b>MinuteClinic Temporary Changes:</b> 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"> <li>• 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.</li> <li>• 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.</li> </ul>

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		<ul style="list-style-type: none"> <li>• 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.</li> <li>• 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.</li> </ul> <p>MinuteClinic 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>
<b>CVS Pharmacy</b>	Anyone with coverage in one of the BCBS PPO or the UCHP medical plans.	<p>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.</p> <p><b>Home delivery from CVS Caremark® Mail Service Pharmacy</b> 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 <a href="#">flyer</a> for more information.</p> <p><b>Two easy ways to get started:</b></p> <ol style="list-style-type: none"> <li>1. Call your doctor and ask them to send a new 90-day prescription to CVS Caremark Mail Service Pharmacy.</li> <li>2. Or, request a new 90-day prescription at Caremark.com.</li> </ol> <p>In addition, CVS Pharmacy® is <b>waiving charges for home delivery</b> of prescription medications. Visit the <a href="#">CVS Pharmacy website</a> 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 <a href="#">Info.Caremark.com/COVID19</a>.</p>
<b>Health Savings Accounts</b>	All employees enrolled in the Maroon Savings Plan	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.
<b>Vision - VSP</b>	All employees enrolled in the VSP Vision Plan	Now through December 31, 2020, VSP members can access <a href="#">essential medical eye care</a> . The connection between your eyes and overall health is important and this expanded access will allow you to get eye care

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		<p>when you need it most. Access to essential medical eye care will help you maintain your overall health, while easing the burden on primary care physicians and emergency rooms.</p> <p><b>Essential medical eye care services include, but are not limited to:</b></p> <ul style="list-style-type: none"> <li>• Sudden vision changes or vision loss</li> <li>• Eye trauma</li> <li>• Pink eye</li> <li>• Foreign body removal</li> <li>• Other symptoms that interfere with or significantly hamper day-to-day activities</li> </ul>

### Employee Assistance Program

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<p><b>Perspectives</b></p>	<p>All University employees</p>	<p>You can visit <a href="https://www.perspectivesltd.com/">https://www.perspectivesltd.com/</a> 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 <a href="#">additional information</a>.</p>

## Retirement Plans

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<b>Retirement Plans</b> CRP, SRP, ERIP	Faculty Staff	<p>For advice on what you should do with your retirement savings, you should check with your personal financial advisor or with a TIAA advisor. To contact TIAA, call 800.842.2252.</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 <a href="http://www.tiaa.org/schedulenow">www.tiaa.org/schedulenow</a> or by calling 800.732.8353.</p> <p><b>Plan loans:</b> During the 180-day period beginning March 27, 2020, the limit on plan loans will be increased to 100% of the participant’s vested account balance.</p> <p>Qualified Individuals who have loan repayments may suspend these repayments from March 27, 2020 until December 31, 2020, and existing loans payments that were suspended may resume on or after January 1, 2021. A "Qualified Individual" in the Plan is someone who:</p> <ul style="list-style-type: none"> <li>•Is diagnosed with the virus SARS-Co-V-2 or with COVID-19 by a test approved by the Centers for Disease Control and Prevention,</li> <li>•Has a spouse or dependent diagnosed with such virus or disease by such a test, or</li> <li>•Has experienced adverse financial consequences as a result of (a) being quarantined, furloughed, or laid off or having work hours reduced due to such virus or disease, (b) being unable to work due to lack of child care due to such virus or disease, (c) closing or reducing hours of a business owned or operated by the individual due to such virus or disease, or (d) other factors as determined by the Secretary of the Treasury.</li> </ul> <p>Qualified Individuals must self-certify that they meet one of the above requirements to be eligible for these special loan provisions.</p> <p><b>Required minimum distributions:</b> Required minimum distributions are waived for distributions required to be made in 2020.</p>

## Flexible Spending Account (“FSA”) (via HealthEquity)

FSA Type	Who is Covered	Benefits
<p><b>Healthcare FSA and Dependent Care FSA</b></p>	<p>Anyone enrolled in the Healthcare and/or Dependent Care FSA Benefits</p>	<p>Effective April 1, 2020, HealthEquity (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 <a href="#">here</a>.</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 HealthEquity (WageWorks) account at <a href="https://participant.wageworks.com/CardCenter/CardDetails.aspx">https://participant.wageworks.com/CardCenter/CardDetails.aspx</a>.</p> <p><b>Changes to Flexible Spending Account (FSA) Plans:</b>            Under the CARES Act, the grace period for 2019 claims has been extended from March 15, 2020 to December 31, 2020. This allows members with an FSA balance remaining from 2019 additional time to spend those funds.</p> <p>Midyear changes to FSA plans are now allowed. Employees can increase or decrease their 2020 elections only one (1) time for the remainder of 2020. Any decrease in the election amount cannot be lower than the amount already reimbursed by HealthEquity (WageWorks) and/or lower than the amount already withheld from paychecks in 2020 whichever is greater.</p> <p>Election changes can be made by contacting the Benefits Office by email at <a href="mailto:benefits@uchicago.edu">benefits@uchicago.edu</a>.</p>

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		Please direct any questions about these changes to <a href="mailto:benefits@uchicago.edu">benefits@uchicago.edu</a> or by calling 773-702-9634.