

Medical Plan and Pharmacy Information

Coverage	Who is Covered	Benefits
<p>Blue Cross Blue Shield (BCBS) PPO Plans</p>	<p>Staff Faculty Post Docs</p>	<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 MDLIVE. 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 began covering telehealth “virtual” visits with in-network Illinois providers for eligible BCBSIL PPO and Blue Choice members. This means your qualified covered employees whose own provider offers the telehealth service will now have that benefit covered as a regular office visit.</p> <p>BCBS has 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>

Coverage	Who is Covered	Benefits
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>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>
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. Patients presenting symptoms of upper-respiratory tract illnesses will be asked about their recent travel history and relevant risk factors to determine their risk of exposure to COVID-19 will be evaluated. These visits may also include recommending further consult with a physician to determine if a higher level of care is required.</p> <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>

Coverage	Who is Covered	Benefits
Health Savings Accounts	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.
Aetna Medicare Advantage Plan	University Retirees	<p>As the situation with the Coronavirus continues to evolve, our President & CEO has written the attached letter to provide an update on the steps that we are taking as a company to support the health and well-being of our retirees and remove barriers to care. Visit the Aetna Medicare website, https://www.aetnamedicare.com/, for additional Coronavirus updates.</p> <ul style="list-style-type: none"> • Zero co-pay telemedicine visits for next 90 days. This is not Teladoc, but the ability to have telephonic/virtual appointment with in-network providers that have this capability. There are 2 new Medicare codes (G2010 and G2012) for telemedicine that will be covered 100%. The University of Chicago does offer Teladoc and cost sharing will also be waived for all virtual visits through Teladoc. • No charges for home delivery of all prescription medications from CVS Pharmacy. This doesn't apply to the University of Chicago retiree plans because they are Medical only • Healing Better care packages Kits will be mailed to anyone who has been diagnosed with the virus. The kit will have mask, gloves, hand sanitizer, tips & resources and along with other personal and household cleaning supplies to help keep others in the home protected from potential exposure. • Resources to help address any associated anxiety and stress <ul style="list-style-type: none"> ○ Crisis Response Line phone number is 1-833-327-AETNA/1-833-327-2386. ○ Aetna Nurse Medical Line phone number is 1-800-556-1555.

Coverage	Who is Covered	Benefits
Medicare	All employees with Medicare as primary coverage	<p>Medicare has temporarily expanded its coverage of telehealth services to respond to the current Public Health Emergency. These services expand the current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (such as doctors, nurse practitioners, clinical psychologists, and licensed clinical social worker). During this time, you will be able to receive a specific set of services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor’s office or hospital, which puts you and others at risk of exposure to COVID-19.</p> <ul style="list-style-type: none"> • You may be able to communicate with your doctors or certain other practitioners without necessarily going to the doctor’s office in person for a full visit. Medicare pays for “virtual check-ins”—brief, virtual services with your established physician or certain practitioners where the communication isn't related to a medical visit within the previous 7 days and doesn’t lead to a medical visit within the next 24 hours (or soonest appointment available). • You need to consent verbally to using virtual check-ins and your doctor must document that consent in your medical record before you use this service. You pay your usual Medicare coinsurance and deductible for these services. • Medicare also pays for you to communicate with your doctors using online patient portals without going to the doctor’s office. Like the virtual check-ins, you must initiate these individual communications.
United Healthcare	Students enrolled in the Student Health Plan	<p>UC is encouraging members to take advantage of our Virtual Visit* capability, available through the HealthiestYou mobile app, or for more information through their www.uhcsr.com/MyAccount. UHCSR insureds have access at no charge, when included with their UHCSR medical plan, or at a \$40 copay otherwise.</p> <p>Optum is opening its Emotional-Support Help Line, providing access to specially trained mental health specialists to support people who may be experiencing anxiety or stress following the recent developments around COVID-19. Optum’s toll-free help line number, 866-342-6892, will be open 24 hours a day, seven days a week, for as long as necessary. The service is free of charge and open to anyone.</p>

Employee Assistance Program

Coverage	Who is Covered	Benefits
Perspectives	Staff Faculty Post Docs	<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>

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.
Ventra Card	All employees who fund their Ventra card through WageWorks under the Commuter Benefit	<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.</p> <p>We have not received any additional information from Ventra on the monthly passes.</p>

Transit Vendor	Who is Covered	Benefits
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>

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>