COVID-19 and Benefits FAQs

Medical plan questions:

Q: Will my out of pocket costs for testing for COVID-19 be waived?
A: Yes, your copays, coinsurance and deductibles for the diagnostic test and associated visit (office visit, urgent care or telemedicine) related to COVID-19 will be waived until September 20, 2020.

Q: Can members use Anthem 24/7 NurseLine if they suspect symptoms of COVID-19?
A: Yes. NurseLine has trained nurses to assist with your questions regarding COVID-19, as well as many other medical questions. Call the NurseLine at 1-800-337-4770. There is no charge to use this service.

Q: What is telehealth or telemedicine?
A: This is a remote visit with a healthcare provider using a computer or online device. Telemedicine allows health care professionals to evaluate, diagnose and treat patients at a distance, using telecommunications technology.

Q: How do I access Live Health Online, Anthem’s telemedicine option?
A: Log onto Anthem’s Live Health Online telemedicine service using a computer or your mobile device. The charge for the service will the same as if you were having an in-person visit with an Anthem network provider. Find more information here: https://www.uc.edu/hr/benefits/healthplans/medical/plan-resources-and-documents/livehealth.html.

You can also arrange a “face time” or “Skype” type of visit with your provider. Ask your provider to submit the claim to Anthem using the appropriate telemedicine code (to which the provider should have access). The claim should process just as if it were a regular fact-to-face visit.

Q: Why is a telemedicine or telehealth visit a good option to receive individual health guidance related to COVID-19?
A: A virtual visit with a medical provider is a secure, efficient and easy alternative to an in-person visit, especially now when we have all been advised to stay at home. A virtual visit prevents you from spreading a virus and can help protect you from getting a virus while waiting with others at a physical facility. It is an easy way to have your questions answered and have many conditions diagnosed or evaluated for further in-person treatment. Providers can also “e-scribe” prescriptions right to your pharmacy.
Q: Will my copay or deductible and insurance be waived for telemedicine or telehealth visits with my Anthem network provider?
A: Yes, member cost share for telemedicine and telehealth visits is waived through September 20, 2020.

HSA/FSA:

Q: I am enrolled in the HDHP and have an HSA. Can I use my HSA for Anthem’s Live Health Online or other telemedicine services?
A: Yes. Coinsurance and deductibles for the diagnostic test related to COVID-19, as well as for visits associated with COVID-19 testing, whether the care is received in a physician’s office, virtual setting, at an urgent care center or in an emergency department will be waived until September 20, 2020.

Q: As a result of the COVID-19 crisis is a prescription needed for over-the-counter drugs and medicines be purchased or reimbursed using an FSA or HSA?
A: Yes. You can use your HSA or healthcare FSA (if you have elected one) without a provider’s prescription.

Q: My child’s day care (or summer camp) has now closed. Will this allow me to stop or change my Dependent Care Flexible Spending Account (DCA) if elected for 2020?
A: A substantial difference (either increase or decrease) in the cost of your child’s day or summer care is considered a Life Event. If, as a result of the COVID-19 crisis, your child is no longer using day care or the day care (or summer camp) has ceased operation you may be eligible to amend your 2020 DCA election. Per IRS regulations changes may only be made within 31 days of the event and cannot be made retroactively. Email benefits@uc.edu within 31 days of the date the provider closed and include the following information:

- Documentation (including child’s name and date of the change) from the day care (or summer camp) provider that the child is no longer attending day care or summer camp.
  - If day or summer care is closed and if an administrator from the day or summer care is not available include in your email the name of the day or summer care, name of child enrolled, the date that the day or summer care closed and documentation of the closure (e.g. email from the provider or center).
- In your email indicate the new the DCA election amount that you would like (e.g. $0). This amount will remain in place for the remainder of 2020 unless you experience another IRS-approved Life Event. Find more information here: https://www.uc.edu/hr/benefits.html.

Q: I elected to contribute $800 to the Health Care Flexible Spending Account for planned elective surgery. I will not be able to reschedule before the end of the year. Am I able to reduce my contribution? What is the process and what documentation is required?
A: Yes, you may choose to reduce your contribution on a one-time-only basis in 2020 without a qualifying status change. The change can only be made on a prospective (go forward) basis. You cannot reduce the amount below the amount of any reimbursement you may have already received.
Q: I was unable to file my 2019 Health Care and Dependent Care FSA expenses by the March 31, 2020 deadline. Has this deadline been extended?

Yes, the deadline for filing 2019 claims has been extended through December 31, 2020. You must file a ‘manual’ (paper) claim in order to be reimbursed for the 2019 plan year. Claim forms are available on the Chard Snyder website.

Impact Solutions (Employee Assistance Program)

Q: Does UC offer counseling services related to the COVID-19 pandemic?
A: Yes. Free, confidential counseling services are available 24 hours a day, 7 days a week, 365 days a year by calling Impact Solutions at 800-227-6007. Speak with a counselor, access web-based services or access TESS, a new chatbot feature. Visit https://www.uc.edu/hr/benefits/eap.html.