

Coronavirus (COVID-19) Benefits and Employment Frequently Asked Questions

Updated: February 19, 2021



While vaccinations are starting to be delivered to certain populations, the spread of the [novel coronavirus \(COVID-19\)](#) continues to be a developing situation. The following Frequently Asked Questions (FAQs) will help you understand how the financial protection USNH provides through your benefits program—and benefits-related laws recently passed by the Federal government—will help support you and your family during this difficult time. Other valuable information and resources related to COVID-19 are also included.

Please read these FAQs and share them with your family.

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Benefit Plan Coverage Improvements

With the help of our insurance carrier partners, we are working to respond to the emerging concerns around COVID-19 and to comply with guidance from the U.S. Centers for Disease Control and Prevention (CDC), state and federal declarations, and other relevant data.

1. Do I have to pay for COVID-19 diagnostic testing, treatment, or the vaccine?

Cigna has made it easy and **cost-free** for you to seek COVID-19-related medical care when you need it. Through the end of the year, Cigna will waive your out-of-pocket costs for COVID-19 diagnostic testing, diagnostic testing related visits, and treatment. If Cigna does not continue to waive these costs for any part of the 2021 calendar year, USNH will extend this coverage through our medical plans.

The federal government and State of New Hampshire are currently managing the distribution and covering the cost of the vaccine. For more information, please visit the following website: <https://www.nh.gov/covid19/resources-guidance/vaccination-planning.htm>. When you become eligible for the COVID-19 vaccine (based on eligibility requirements put forth by the State of New Hampshire), Cigna, if applicable, will waive your out-of-pocket vaccination costs.

2. Are telehealth or virtual doctor visits available?

As of April 1, 2020, USNH is waiving telehealth copays for services received through Cigna's MDLIVE and TalkSpace. **You'll pay nothing for these telehealth services for any reason**—it doesn't have to be related to COVID-19.* To access telehealth options online, log in to my.cigna.com and select the "Connect Now" button on the homepage to talk with a doctor or nurse 24/7.

Due to high demand, telehealth services may have longer than normal wait times. You may want to try a virtual doctor visit with your own provider as an alternative. If the visit is COVID-19 testing or treatment related, CIGNA will waive the out-of-pocket costs as described above. All other visits types will be charged as normal under the OAP plan designs.

**Through December 31, 2021, under the Open Access Plus Health Savings Plan, you will not need to meet the deductible first. After January 1, 2022, your copay is waived after meeting deductible.*

3. Should I order extra fills of my prescription medication?

Stockpiling your medications should **not** be necessary. OptumRx—our prescription drug plan administrator—is closely monitoring the supply of prescription medication to respond to any possible availability disruption.

If you need to self-quarantine, contact a participating retail pharmacy or the OptumRx mail order pharmacy (866-633-5874) to get an early refill for your prescriptions (if you have refills remaining on file).

OptumRx has increased flexibility to allow for earlier refills, to extend prior authorizations on existing prescriptions, and to increase refill supplies. Please contact OptumRx (866-633-5874) if you are interested in these options.

4. What if I have a question about COVID-19?

For questions about how Cigna and OptumRx are responding to COVID-19, please contact each vendor directly.

Cigna

- Call Cigna's free, 24/7 COVID-19 support line at 866-912-1687 to speak with a behavioral health specialist. **You don't need to be enrolled in a USNH medical plan to call.**
- Cigna's COVID-19 website: www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources.

OptumRx

- If you are experiencing anxiety or stress related to COVID-19, download the mobile app [Sanvello](#), or call OptumRx's free Emotional Support Help Line at 866-342-6892.
- OptumRx's COVID-19 FAQs: www.optum.com/covid-19/optumrx-member-covid-19-faq.html.

Federal Legislation: Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and the Consolidation Appropriations Act (CAA)

5. What are the CARES and CAA Acts?

The Coronavirus Aid, Relief, and Economic Security Act (the CARES Act), the third federal law that addresses the coronavirus (COVID-19) public health emergency, was signed into law on March 27, 2020. The scope of the CARES Act is sweeping and includes expanded options for FSA/HSA use, retirement plan distributions and unemployment benefits. However, many of those provisions expired by the end of 2020.

On December 27, 2020, the Consolidation Appropriations Act (CAA) was signed into law. This law includes a COVID-19 relief package designed to address the expiring CARES Act and economic challenges created by COVID-19.

Some details about how to implement these laws will not be known until regulations and further guidance is issued. This FAQ document is subject to change.

Tax-Advantaged Savings Accounts

6. How do the Acts impact Health Savings Accounts and Healthcare Flexible Spending Accounts?

The CARES Act contains important provisions that will impact Health Savings Accounts (HSAs) and Healthcare Flexible Spending Accounts (FSAs). Effective March 27, 2020, the following *permanent* changes will apply:

- Over-the-counter drugs and medicines expenses you have incurred after December 31, 2019 are considered qualified medical expenses. They can be paid for or reimbursed through an HSA or Healthcare FSA **without a doctor's prescription**.
- Menstrual care product expenses you have incurred after December 31, 2019 are considered a qualified medical expense and are eligible for payment or reimbursement through an HSA or Healthcare FSA.

The CAA Act provides the following additional *temporary* relief:

- You can change your dependent care FSA and health FSA elections without a qualified life event through December 31, 2021. You can enroll, drop coverage, and increase (up to the annual limit) or decrease your payroll deductions. Your election will impact future contributions only and cannot be less than what has already been reimbursed prior to your election.
- The “spend it by date” (also known as a grace period) for your dependent care FSA and health FSA has been extended. This allows you additional time to incur qualified expenses towards your available balance. Claims for the 2020 plan year may now be incurred through December 31, 2021, and claims for the 2021 plan year may now be incurred through December 31, 2022.
 - Previously, under the health FSA, the “spend it by date” was March 15th. Under the dependent care FSA, the “spend it by date” was the end of the plan year (there was no grace period).
 - The “runout period,” or time after the end of the plan year where members may submit requests for reimbursement from the previous plan year has also extended. For the 2021 plan year, the runout date will be 3/21/2023. The runout date for the 2022 plan year will be 3/21/2024.
- If you have a qualifying dependent who turned 13 in 2020, or will turn 13 during 2021, you may be able to use any unused funds from the 2020 plan year for qualifying expenses for that child until they turn 14.

Unemployment Compensation

7. How does the CAA affect my unemployment benefits?

The CAA enacted on December 27, 2020 extends supplemental employment benefits created by the CARES Act. It provides temporary financial support for you if you are affected by COVID-19, including:

- Creating a temporary Pandemic Unemployment Assistance program
- Includes an additional \$300 per unemployment benefit payment starting the week ending January

2, 2021 and continuing through the week ending March 13, 2021. This replaces the \$600 which expired in July under the CARES Act

- Expanding unemployment benefits to more workers, including self-employed, contractors, and furloughed workers
- Allowed for an additional 11 weeks of unemployment available to those who need it effective January 2, 2021
- Waiving the normal one-week waiting period for unemployment benefit applications.

8. Am I eligible to apply for unemployment benefits?

If you have a reduction of hours or job loss due to COVID-19—including if you are under quarantine or self-quarantine, if you are a caretaker, and if you are ill—you are eligible to apply. The NHES division is solely responsible for determining eligibility and payment of unemployment benefits.

For more information, visit:

- Department of Labor: <https://blog.dol.gov/2020/05/11/4-things-to-know-about-unemployment-benefits-under-the-cares-act#:~:text=You're%20caring%20for%20a,job%20because%20of%20COVID%2D19>
- State of NH: <https://www.unemploymentbenefits.nh.gov/>

9. How have the CAA and the State of New Hampshire expanded unemployment benefits?

For workers in New Hampshire, the CAA and the state have expanded existing unemployment benefits as follows:

- Unemployment benefits can be paid for up to 26 weeks with a 13-week extension for claims started after October 11, 2020 and December 31, 2020 or an 11-week extension for claims started after January 2, 2021
- Anyone receiving a benefit needs to log in weekly to file a claim continuation if they wish to maintain payment.
- At this time, the State requirement to be actively seeking a job and submitting a minimum number of job applications per week has been suspended, as long as individuals intend to return to work.

10. How do I apply for unemployment benefits?

To apply for benefits, visit nhes.nh.gov. **Important:** The volume of unemployment applications is very high, so access to apply is by appointment. See nhes.nh.gov for details.

If you apply for unemployment benefits, designate your employer's mailing address as:

USNH Benefits Office
5 Chenell Drive, Suite 301
Concord, NH 03301

IMPORTANT! This process may vary if you live and work outside of New Hampshire. See your state's Division of Unemployment Insurance.

Families First Coronavirus Response Act

(Subject to final U.S. Department of Labor guidelines.)

11. What is the Families First Coronavirus Response Act?

On March 18, 2020, the Families First Coronavirus Response Act (the Act) was signed into law. It included new rules for group health plan coverage, paid family and medical leave, and paid sick time. The Act was the second coronavirus law passed by Congress.

The Families First Coronavirus Response Act (FFCRA) required USNH to provide paid, job-protected leave to you if you are eligible, in response to the ongoing COVID-19 pandemic. These benefits under the FFCRA have not been extended past December 31, 2020 by the Federal Government. Pending any future extensions to the FFCRA, all employee absences revert back to existing USNH policy.

USNH Temporary Policy Revisions for COVID-19

12. Has USNH taken any steps to support employees who may need to be released from active employment due to COVID-19 reasons?

On April 9, 2020, the Administrative Board approved three temporary policy changes. These include minimum age for early retirement, reduced COBRA rates if elected while on a layoff and a new furlough policy. Each of these are laid out in more detail below.

Note: these policy revisions are not applicable to employees covered by a collective bargaining agreement (CBA).

COVID-19 Severance Policy

13. What has changed to our existing severance policies (including layoffs and reduction-in-force)?

USNH is introducing a new severance policy that expands benefits based on years of service. This policy supersedes the existing USNH layoff and reduction-in-force policies, as well as the prior enhanced COVID-19 layoff policy. This temporary policy does not include a required employee notice period and will sunset on June 30, 2022.

All participants will receive salary continuation of 4 weeks base pay minimum plus 1 week for every year of status service, capped at 39 weeks. For employees who elect to continue medical coverage under COBRA, USNH will pay a portion of the COBRA premium for a period equal to 4 weeks minimum plus 1 week for every year of service, capped at 26 weeks, at the current employee rate. No other benefits will continue, except those paid for at full COBRA rates. The full details of this policy are covered here:

<https://www.usnh.edu/sites/default/files/hr/resources/pdf/covid-19-usnh-severance-policy.pdf>

This new policy is designed to alleviate some of the financial and benefits-related distress associated with job loss for our employees.

COVID-19 Special Furlough Policy

14. What is the special furlough policy?

This policy allows campuses to place eligible employees, pursuant to a written notice, on an unpaid furlough for up to 120 days (subject to earlier recall based upon business needs.) This benefit will remain in place through 8/31/2021.

While on furlough, employees will continue all current benefits they are enrolled in at their active employee rates. Employees will receive an invoice of premiums due and will be expected to submit payment monthly. Accrued leave benefits will carry forward to their return to work and they will not have access to lump-sum payouts of any accrued time off. They may be eligible to apply for unemployment benefits while on furlough.

The furlough policy supports our employees through the provision of continued access to healthcare and other benefits and will also allow campuses to maintain an employment relationship with these employees – supporting their ability to return to work quickly if and when business requires it.

Additional Information and Resources

15. Where can I find more information about COVID-19 and what my campus is doing during this time?

Each campus will continue providing COVID-19 updates to its faculty and staff. Use the links below for more information on COVID-19:

- [Centers for Disease Control and Prevention \(CDC\)](#)
- [Department of Labor](#)
- [UNH](#)
- [PSU](#)
- [KSC](#)
- [GSC](#)
- [System Office](#)

16. I am feeling a lot of anxiety related to COVID-19. What should I do?

The Employee Assistance Program (EAP), offered through KEPRO, can help you and your family through these challenging times. With all the anxiety and uncertainty surrounding the COVID-19 pandemic, turn to the EAP for help with emotional support, stress management, and more.

EAP services are free and completely confidential. Speak with an EAP counselor by phone 24/7 at 800-424-1749. USNH covers the cost 100% for an unlimited number of telephone sessions and up to six in-person sessions per issue with a licensed and credentialed master's-level or Ph.D.-level counselor.

KEPRO recently improved their website: eaphelplink.com (company code "USNH"). The site is now mobile-friendly, so you can access your EAP benefits anywhere, anytime. The site is also faster, easier to navigate, and refreshed regularly with new content—so check back often!

17. I've never worked from home before; do you have any tips?

If working remotely is new to you, or you're looking to enhance your work-from-home productivity, check out LinkedIn Learning.* They have courses—all FREE—specifically designed to help you enhance your remote office environment, including:

- Remote Working: Setting Yourself and Your Teams Up for Success
- Time Management: Working from Home
- Skills and Qualities Needed for Remote Work.

To activate your account and see what courses are available, just visit [LinkedIn Learning](#) and search “remote working.”

*KSCASA, KSCSA and KSCDSA union members are not eligible.