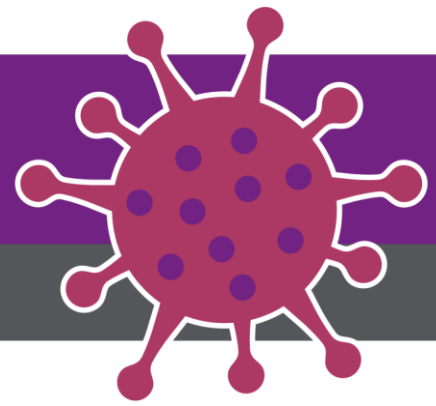


# CORONAVIRUS DISEASE 2019 (COVID-19)

## Colleague Benefits – Frequently Asked Questions



**Audience:** Benefits-eligible Colleagues

**Revision Date:** 12/3/2020

**Version:** #3

**COVID-19 Response Team Owner:** Planning

**Date of Last Review:** 12/3/2020

**What's changed:** See highlighted text.

Question	Answer
<b>GENERAL INFORMATION</b>	
<b>1</b> <b>Where can I find additional details on my benefit coverage information?</b>	<p>You and your eligible dependents have access to benefit summaries, Summary Plan Descriptions (SPDs), links to provider websites, phone numbers, and much more online. If you are an active colleague, view your benefits information on the <a href="#">HR4U</a> colleague portal.* With the exception of life insurance certificates, you can access AD&amp;D (Accidental Death and Dismemberment Insurance), short-term and long-term disability certificates on the MyBenefits website <a href="#">here</a>.</p> <p><i>*Note: colleagues of IHA, Mercy Chicago, MercyOne Waterloo, Academy and Sisters of Holy Cross/Holy Cross Ministries do not have access to HR4U at this time. Open enrollment guides are available on the MyBenefits site at <a href="http://mybenefits.trinity-health.org">http://mybenefits.trinity-health.org</a> or by contacting your local HR representative.</i></p>
<b>2</b> <b>Is there any flexibility in how my missed contributions are collected?</b>	<p>No, if you are enrolled in benefits and receiving pay from Trinity Health (regular pay or PTO), your benefit contributions will be deducted from your paycheck according to your current eligibility status (full-time or part-time).</p> <p>The practice for collecting missed health and well-being benefit premiums is to collect a colleague's normal premium deduction and 50% of the per pay period missed deductions upon return to work until all missed contributions have been collected.</p>

Question	Answer
	<p><b>Note:</b> For colleagues affected by furlough or temporary reduction in hours due to COVID-19, please refer to your benefit summary for details on how benefit contributions will be treated during this time.</p>
<b>MEDICAL/PRESCRIPTION</b>	
<p><b>3</b> Are virtual visits with my provider covered under the Trinity Health medical plans?</p>	<p>Yes, if your provider has the ability to provide virtual or telehealth visits and bill the insurance plan, those visits are <b>covered 100% through December 31, 2021, unless governing authorities establish an earlier date.</b> This includes PCP, specialist, and behavioral health visits. <b>If you are billed for the telehealth visit, you may submit a claim for reimbursement.</b> Please also reference the <a href="#">Colleague Benefit Plan Provisions</a> document for details by insurance provider.</p> <p>If your regular physician is not able to provide a virtual health visit, there are additional tools available. Please also reference the <a href="#">Colleague Benefit Plan Provisions</a> document for more details.</p>
<p><b>4</b> I would like to have my medications delivered to my home. What are my options?</p>	<p><b>Option 1:</b> Ask your current pharmacy provider if they have delivery options available during this time. Each retail pharmacy may or may not offer a home delivery service and prices for that delivery will vary. Please reach out directly to the pharmacy you currently use to learn more about their delivery options.</p> <p><b>Option 2:</b> You can reach out directly to your pharmacy vendor such as OptumRx to learn more about their home delivery options.</p> <p><b>Note:</b> All other pharmacy plan provisions such as maintenance medications, etc. still apply.</p>
<b>DENTAL</b>	
<p><b>5</b> Will an out-of-network dental claim/provider be processed as in-network since my dentist office is closed?</p>	<p>At this time the benefit will pay according to the provider you see, and we are not able to make exceptions to the network. To find an in-network provider, please visit <a href="http://www.deltadentalmi.com">www.deltadentalmi.com</a> and search for a Delta PPO or Delta Premier provider.</p>
<b>VOLUNTARY BENEFITS</b>	
<p><b>6</b> Due to financial constraints, can I</p>	<p>Yes, you can change your voluntary benefits at anytime throughout the calendar year with the exception of legal insurance. You are able to re-enroll at a time that is best for you. Please note that the legal benefit can only be changed during open enrollment or when you experience an Internal Revenue Code ("IRC") Section 125 qualified life event.</p>

Question	Answer
<p><b>cancel or change my voluntary benefits?</b></p>	<p>If you wish to review your voluntary benefit elections or make changes, please contact the Farmington Company at 866-251-9529.</p>
<p><b>FLEXIBLE SPENDING ACCOUNTS (FSA)</b></p>	
<p><b>7</b></p> <p><b>Can I make changes to my healthcare FSA election?</b></p>	<p>Yes, election changes may be made at any time without a qualifying life event. Colleagues may make a new election, cancel an election or increase or decrease a contribution amount (but not less than amount already reimbursed) through Dec. 31, 2020.</p> <p>Beginning January 1, 2021, all changes made to healthcare FSA elections must be consistent with a qualifying life status change event, such as birth of a child, marriage, etc. You cannot change your election amount as a result of temporary scheduling changes due to COVID-19.</p> <p>To find out more about qualifying life status change events and what options are available, please contact an HR rep through the <a href="#">HR4U colleague portal</a> or contact your local benefit representative.</p>
<p><b>8</b></p> <p><b>My health care FSA debit card has been suspended for documentation due. Can I have more time?</b></p>	<p>Yes, effective April 1, 2020, WageWorks implemented an enhancement <b>effective through 12/31/2020</b> to eliminate, in most cases, automated card suspension to maximize availability of funds at eligible merchants for eligible health care expenses. Although substantiation will still be required for all card transactions, WageWorks will no longer suspend cards due to unsubstantiated transactions. Cards are restricted for use for services provided by health care providers and for purchases of eligible health care expenses.</p>
<p><b>9</b></p> <p><b>Can I make changes to my dependent care FSA election?</b></p>	<p>Yes, election changes may be made at any time without a qualifying life event - colleagues may make a new election, cancel an election or increase or decrease a contribution amount (but not less than amount already reimbursed) <b>through Dec. 31, 2020.</b></p> <p>Beginning January 1, 2021, all changes made to dependent care and health care FSA elections must be consistent with a qualifying life status change event, such as birth of a child, marriage, etc. You cannot change your election amount as a result of temporary scheduling changes due to COVID-19.</p> <p>To find out more about qualifying life status change events and what options are available, please log into the <a href="#">HR4U colleague portal</a> or contact your local benefit representative.</p>
<p><b>10</b></p> <p><b>Can I re-enroll in my dependent care FSA later in the year?</b></p>	<p>Yes, if you canceled your dependent care FSA due to school/daycare closing and it reopens at a later date, or your spouse stopped working and your spouse has now returned to work, you can re-enroll in the dependent care FSA within 30 days of the applicable event <b>through Dec. 31, 2020.</b></p> <p>Your total election (initial and new combined) amount cannot be over the IRS limit for the calendar year.</p> <p>Beginning January 1, 2021, all changes made to dependent care and health care FSA elections must be consistent with a qualifying life status change event, such as birth of a child,</p>

Question	Answer
	<p>marriage, etc. You cannot change your election amount as a result of temporary scheduling changes due to COVID-19.</p> <p>To find out more about qualifying life status change events and what options are available, please log into the <a href="#">HR4U colleague portal</a> or contact your local benefit representative.</p>
<b>ABSENCE BENEFITS (LEAVE, DISABILITY, PAID TIME OFF)</b>	
<p>11</p> <p><b>Can I cancel my PTO cash out elections or newly elect PTO cash out for 2020?</b></p>	<p>No, PTO cash out is an irrevocable benefit election based on the IRS rules. At this time, the IRS has not made any changes to this rule but we will keep you informed if anything changes.</p>
<p>12</p> <p><b>Where can I find additional information on time away from work during COVID-19?</b></p>	<p>Please see the <a href="#">Time Away From Work Colleague Guide</a>.</p>
<b>LIVE YOUR WHOLE LIFE</b>	
<p>13</p> <p><b>What resources are available to assist me with dealing with stress during this time?</b></p>	<p>Please visit <a href="https://www.trinity-health.org/colleague-care">Trinity-Health.org/Colleague-Care</a> for the many well-being resources that continue to be available to all Trinity Health colleagues. <i>Live Your Whole Life</i> remains dedicated to supporting your holistic health and well-being needs. <b>Please continue to access the <i>Live Your Whole Life</i> tools and resources to help you through this difficult time.</b> Below are just a few of the tools and resources you'll find on the <i>Live Your Whole Life</i> site:</p> <ul style="list-style-type: none"> <li>• <b>Feeling Anxious and/or Stressed</b> <ul style="list-style-type: none"> <li>✓ Learn the basics of mindfulness practice with the <i>Mindfulness 101</i> course</li> <li>✓ Learn some simple ways you can rein in stress before it becomes a problem with the <i>Stress Less in 10 Minutes</i> Journey</li> <li>✓ Remain tobacco free with the <i>Stay on Track, Stay Quit</i> Journey</li> </ul> </li> <li>• <b>Need to get active indoors?</b> <ul style="list-style-type: none"> <li>✓ Try the <i>Get Strong at Home</i> Journey</li> <li>✓ Learn the basics of yoga practice through the <i>Yoga 101</i> starter program</li> </ul> </li> <li>• <b>Having trouble sleeping?</b> <ul style="list-style-type: none"> <li>✓ Use the <i>Sleep Guide</i> to get customized tips on how to improve the duration and/or quality of your sleep</li> <li>✓ Try the <i>Calm Your Mind for Sleep</i> Journey</li> </ul> </li> <li>• <b>Challenge yourself to practice preventive behaviors with these healthy habits:</b> <ul style="list-style-type: none"> <li>✓ Disinfect your phone</li> <li>✓ Avoid touching your eyes, nose and mouth</li> </ul> </li> <li>• <b>Use the <i>Nutrition Guide</i> to support proper nutritional habits</b></li> </ul> <p>Log in or register at <a href="https://www.trinity-health.org/lywl">https://www.trinity-health.org/lywl</a>.</p> <p><b>Carebridge – Employee Assistance Program (EAP)</b> Trinity Health colleagues, their dependents, spouse, or other members of their household can receive up to six face-to-face, telephone or video-enabled EAP consultations per issue with a licensed Carebridge counselor. Contact Carebridge 24 hours a day, seven days per week at (800) 437-0911 or visit <a href="http://www.myliferesource.com">www.myliferesource.com</a> to access online resources. Please enter the Trinity Health access code: BKRR5 to create a personal account on your first visit to <a href="http://www.myliferesource.com">www.myliferesource.com</a>.</p>

### ADDITIONAL RESOURCES

<p><b>14</b></p> <p><b>Where can I find additional information on what Trinity Health is doing for COVID-19 preparation and response?</b></p>	<p>Please visit the <a href="#">COVID-19 Resources page</a>.</p>
<p><b>15</b></p> <p><b>I still have questions. Who can I contact for more information?</b></p>	<p>Please contact the HR Service Center via the <a href="#">HR4U</a> colleague portal or your local benefit representative if your ministry is not supported by the HR Service Center.</p>
<h3 style="background-color: #e0e0e0; padding: 5px;">FURLOUGH/TEMPORARY REDUCTION</h3>	
<p><b>16</b></p> <p><b>If I am on a continuous leave of absence, can I be placed on furlough?</b></p>	<p>No, you will remain on continuous leave of absence (LOA) until you are released to return to work.</p>
<p><b>17</b></p> <p><b>What happens if I am on furlough and I would otherwise be unable to work due to a disability (i.e., have a baby, debilitating illness, surgery, etc)?</b></p>	<p>If during your furlough you are disabled due to your own illness or injury, you will be removed from furlough and placed on appropriate medical leave. Once released from leave, you will either return to furlough or return to work.</p> <p>To report the illness or injury, please contact your Leave of Absence Administrator or Human Resources Representative.</p>
<p><b>18</b></p> <p><b>Can I update my benefits while on furlough due to a marriage, birth, etc?</b></p>	<p>Yes. If you experience an Internal Revenue Code ("IRC") Section 125 qualified life event during your furlough (e.g., birth, marriage, your eligible adult loses coverage under his/her employer's medical plan, etc.), you may change your pre-furlough coverage in accordance with the event and the election changes rules under the Trinity Health Corporation Welfare Benefit Plan.</p> <p>To find out more about qualifying life status change events and what options are available, please log into the <a href="#">HR4U</a> colleague portal or contact your local benefit representative.</p>