

COVID-19 UPDATE: BENEFITS CHECKLIST

Here are a few things to think about when evaluating your employee benefit offerings in light of potential impacts of the novel coronavirus (COVID-19):

- ☑ **Medical Benefits**—Understand how cost-sharing might be waived for prevention, testing, treatment, and telehealth services. Self-funded plans have the option of waiving cost-sharing for these services or leaving cost share in place. Efforts are being made to pave the way for widespread testing by eliminating cost barriers such as deductibles, copayments, coinsurance, or High Deductible Health Plan restrictions. Please check with your medical carrier to determine if it is an opt-in or opt-out process.
- ☑ **Telehealth Services**—Telemedicine is expanding to allow for maximum access. Check with your providers to see how changes will be communicated quickly to employers and members to enhance care.
- ☑ **Pharmacy benefits**—Check to see if your pharmacy benefits provider is lifting the “too-soon-to-fill” restriction for members who want to fill prescription medications early.
- ☑ **Paid leave/sick time**—Plan for how you will treat time off in the event of employee illness, quarantine, or the illness of a family member. Consider that if an employee takes time off to care for themselves or a sick family member, Family and Medical Leave (FMLA) and state laws may also apply. Some questions to consider when thinking about your policy:
 - ▶ Will you require the use of PTO/accrued sick time?
 - ▶ Will you continue to pay employees who do not have any PTO/accrued sick time?
 - ▶ Do the answers to the questions above vary based on employee illness versus quarantine?
 - ▶ Do the answers vary based on employee type (e.g., able to work remotely versus not)?
- ☑ **Flexible Work Arrangements**—Evaluate your work-from-home or telecommuting policies and whether they can be extended to include most or all employees.
- ☑ **Expatriate and BTA plans**—Evaluate expatriate medical plans as well as business travel policies to see how employees working or traveling abroad will be covered and what additional support the carrier can provide. Ensure local national hires in different countries are adequately protected through social insurance or company sponsored policies.
- ☑ **Back-up child- and elder-care**—Check with providers to see what changes they may be making. Remind employees of how these benefits provide help for school and daycare closings as well as potential provider shortages.
- ☑ **Employee Assistance Plan (EAP)**—Remind employees how this program can help them manage stress and anxiety.
- ☑ **Well-being programs**—Promote programs as a way for employees to stay healthy (hygiene and handwashing, exercise, sleep) including financial well-being with stock market volatility.
- ☑ **HIPAA**—Review HIPAA implications. (See “Group Health Plans and HIPAA Privacy” in the COVID-19 Resource Portal at bbinsurance.com/covid19)

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