

COVID-19 Updates from the Consolidated Benefits Office

The Consolidated Benefits Office is participating in efforts to prevent the spread of COVID-19, and is following guidance from the City of Virginia Beach (City) and Virginia Beach City Public Schools (Schools) based on the guidelines from the Centers for Disease Control and Prevention (CDC) and the Virginia Department of Health. As the City and Schools continue to monitor developments, you may receive important updates. Please read these communications and make yourself aware.

Updates from our office will be added to this resource document periodically. Please bookmark the following link for easy reference: www.vbgov.com/Site-Info/employees/benefits/Documents/COVID19_Updates.pdf

- ▶ View emergency updates from the City of Virginia Beach at emergency.vbgov.com/coronavirus

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How To Contact The Benefits Office (information updated: 6/30/2020)

The Benefits Office is closed to visitors and **we are providing assistance virtually**. Reach us the following ways:

- ▶ **Telephone Calls** – Call Benefits Office staff at 757-263-1060 and leave a clear message with your:
 - First and last name
 - Phone number
 - Reason for your call
 - Indicate if you are a City or School employee, City or School retiree, or a COBRA participant
 - Employee/Retiree ID, as applicable
- ▶ **E-mail** – Send your question(s) or request(s) by email to benefits@vbschools.com and a Benefits Office staff member will respond.
- ▶ **Fax** – Send fax documents to 757-263-1123.
- ▶ **Mail**
 - **USPS mail** – We will continue to receive USPS mail during closure. You may provide checks and other documents to the Benefits Office by sending mail to us at:
2512 George Mason Drive, Virginia Beach, VA, 23456
 - **Drop Box** – You may provide checks and other documents to the Benefits Office by placing them in the secure drop box located outside the Plaza Annex building at 641 Carriage Hill Road, Virginia Beach.

- › **Virtual Appointments** – Need help that can't be covered with a quick email or phone call? Schedule time to meet with Benefits Office staff virtually: [Click to access our new Appointment Scheduler!](#)

How To Contact Benefit Plan Vendors

If you have questions regarding services under your benefit plans, review the contact information available in the following places:

- › School Employees: Access the [Resources](#) page of the CBO intranet site or the [Benefits Guide](#) (page 39).
- › City Employees: Access the [Resources](#) page of the CBO intranet site or the [Benefits Guide](#) (page 39).
- › Retirees: Access the [Retiree Benefits Guide](#) (page 31).

How To Enroll In Or Update Your Benefits

Important: If you are a new employee, new retiree, or experiencing a qualifying life event, access the [Benefitfocus enrollment platform](#) at vbgov.com/benefits/enroll to review, elect or make any changes by your 30 calendar day deadline. If you have any questions, please email us at Benefits@vbschools.com. To view important benefit resources & plan information, please visit www.vbgov.com/benefits.

Disabled Dependents Annual Recertification (information added: 7/8/2020)

The annual requirement for members to provide re-certification of disabled dependents beyond age 26 has been lifted for this year. Affected members will receive a letter from the Consolidated Benefits Office with this notification.

Event Updates and Cancellations (information updated: 7/8/2020)

The Consolidated Benefits Office is closed to visitors and we are providing assistance virtually. Any previously scheduled in-person events and meetings have been cancelled or transitioned to a virtual/telephonic format. Please review upcoming communications from our office, as well as the following calendars for information:

- › Active Employees: Review the Calendar on the Home page of the CBO intranet site
 - School Employees, [click here](#) to access
 - City Employees, [click here](#) to access
- › BEWell program participants: Review the [Calendar](#) on the Virgin Pulse platform

Medical Coverage For COVID-19 (information updated: 6/30/2020)

The cost of **Virtual Visits** and **testing** related to the 2019 Coronavirus (COVID-19) is considered preventive, and therefore can be covered prior to an HSA eligible health plan member having to satisfy their annual deductible first. City and School HSA eligible health plans include the Optima Health POS Basic and Standard plans.

Optima Health COVID-19 Treatment Costs Are Waived (information updated: 10/9/2020)

Member cost-sharing for the **treatment** of COVID-19 from health care providers, as well as telehealth visits with any in-network care provider, are being waived **through November 30, 2020** (previously extended through October 31, 2020) for those covered on the City or Schools Optima Health plan. This is in addition to the previous announcements to waive Optima Health member cost-sharing for COVID-19 testing and testing-related visits, and virtual care visits through MDLIVE.

Access MDLIVE Virtual Visit (information announced: 3/13/2020)

If you are covered on a City or Schools Optima Health plan, MDLIVE virtual visits are covered at 100% on the POS Premier plan, and due to the COVID-19 crisis, MDLIVE virtual visits for the POS Basic and Standard plans are also covered at 100% at this time prior to reaching your deductible. You may seek medical services through a Virtual Visit by accessing MDLIVE for the common conditions shown on the [MDLIVE Flyer](#). If you think you are experiencing symptoms of COVID-19 or other illness, please consider accessing a MDLIVE the following ways:

- › [Optima Health mobile app](#)
Sign in to your member account and access Virtual Visit from the main options.
- › [OptimaHealth.com](#)
Sign in to your member account and access Virtual Visit from the main options.

If accessing for the first time, you will need to complete the medical history profile. For detailed information, view the [MDLIVE Flyer](#).

MDLIVE Resources and FAQs (information added: 4/6/2020)

Optima Health plan members, review the following information from MDLIVE:

- › [MDLIVE Coronavirus Facts](#)
- › [MDLIVE Coronavirus Frequently Asked Questions](#)

Reminder: All co-payments or co-insurance fees associated with virtual visits are temporarily waived. Optima Health plan members are encouraged to visit optimahealth.com/coronavirus for further information and updates.

Virtual Care For Those NOT Covered on an Optima Health Plan (information added: 3/26/2020)

Not covered on a City or Schools health plan? You may seek medical services through Sentara Virtual Care. Sentara Healthcare is partnered with MDLIVE to provide virtual care directly to consumers at an affordable cost – **only \$49 per visit**.

Visit MDLIVE.com/SentaraHealth to “Get Started” and follow the prompts until you’re registered and ready to access care. You may also access this service through the Sentara mobile app. If you need help or have questions, contact them at 800.335.4836.

Optima Health Pharmacy Updates (information added: 3/26/2020)

To ease access to medications during this time, Optima Health has made the following updates for plan members:

- › **The “Refill-too-soon” logic has been waived.** If you are covered on the City or Schools health plan, you are now able to obtain monthly medication supplies without barriers. Plan members will continue to pay appropriate copayment(s). *Important exception: For safety reasons, Optima Health will leave the refill-too-soon logic in place for opioids.*
- › **A one-time 90-day fill of specialty medications is allowed.**

Reminder to Optima Health plan members: Under your current plan, you may be able to obtain up to a 90-day supply of your medications at a preferred pharmacy (Walgreens, Walmart and Sam’s Club) or through mail order delivery. Access your member account on the [Optima Health app](#) or at [OptimaHealth.com](#) and select “Pharmacy Resources” listed within the *Doctors & Medications* drop-down menu to access your prescription information.

Optima Health COVID-19 Assessment Tool (information added: 4/6/2020)

A **Coronavirus (COVID-19) Assessment Tool** is now available to help Optima Health plan members understand care options based on their risk level for COVID-19. To access this tool:

- › Visit [optimahealth.com](#).
- › Click the ‘Coronavirus Assessment Tool’ on the right side of the page.
- › Follow the prompts.

How Optima Health is Helping With Coronavirus (information added: 3/18/2020)

Review updates about Optima Health coverage of Coronavirus, services and frequently asked questions at www.optimahealth.com/coronavirus.

Summary of Material Modifications to the Health Plan (information added: 5/5/2020)

Material modifications to the City and Schools’ Optima Health Plan were made in response to the COVID-19 pandemic, amending The Plan effective March 18, 2020. These modifications were announced in Benefits Alert emails as information was available; Active employees can view these emails on the Benefits e-Bulletins page ([City link](#) | [Schools link](#)) of the CBO intranet site.

The [2020 COVB/VBCPS Group Health Plan Summary Plan Description](#) will be updated to reflect the modifications as listed in the [Summary of Material Modifications to the COVB/VBCPS Health Plan](#).

What the CARES Act Means for Your HSA or Health Care FSA (information added: 4/22/2020)

The CARES Act includes provisions that allow members to use health account funds in new, cost-saving ways:

- ▶ **To pay for over-the-counter (OTC) medications** (like Tylenol® and Zyrtec®) **without needing a prescription.**
- ▶ **Qualified medical expenses now include menstrual care products** (such as tampons and pads).

If you have a Health Savings Account (HSA) with HealthEquity or a Health Care Flexible Spending Account (FSA) with WageWorks, be sure to learn more about how [COVID-19 and the CARES Act impacts your health account](#). You can spend your health account dollars on guaranteed qualified medical expenses right from home at the [hsastore.com](https://www.hsastore.com) and [fsastore.com](https://www.fsastore.com).

If You Need To Cancel, Decrease Or Increase Your Dependent Care FSA

(information update: 7/8/2020)

If you are currently enrolled in the Dependent Care Flexible Spending Account (DC FSA) and no longer require the services from your provider due to the current COVID-19 pandemic, you may cancel or decrease your benefit online at www.vbgov.com/benefits/enroll within 30 calendar days following the last day of provider services. As supporting documentation, please upload a letter or an email to Benefits@vbschools.com stating that your day care provider (or before/after school care) is not available and therefore you cannot utilize their services. Indicate this as the reason you need to reduce or cancel your DC FSA account due to the COVID-19 pandemic.

Please note:

- ▶ Should you cancel your DC FSA account all claims MUST be received by WageWorks by the end of the month following 90 calendar days following your coverage end date.
- ▶ You may re-elect or increase the DC FSA online at www.vbgov.com/benefits/enroll within 30 calendar days following your return to work date.

UPDATE (7/8/2020): Expanding upon the previously communicated allowable changes to Dependent Care FSA to cancel or decrease your election, you may now newly elect or increase your election in 2020 if affected by COVID-19. Changes must be prospective, made online at www.vbgov.com/benefits/enroll, and a letter supporting the reason for the increase should be uploaded to the portal.

If You Need To Cancel, Decrease Or Increase Your Health Care FSA

(information added: 7/8/2020)

Consistent with the changes permitted for the Dependent Care FSA, members may cancel, decrease, newly elect, or increase their Health FSA election prospectively in 2020 if affected by COVID-19 by visiting www.vbgov.com/benefits/enroll. A letter supporting the reason for the change must be uploaded to the portal.

Note: The ability to decrease your election will be limited to an amount no less than amounts already reimbursed.

No Restrictions For Mid-Year HSA Election Changes (information added: 7/8/2020)

There are no restrictions for mid-year election changes for members enrolled in a qualified HSA-compatible plan (POS Standard and POS Basic). This remains unchanged and members may stop, decrease, newly elect, or increase their contributions.

Coping Emotionally With Coronavirus (information updated: 8/11/2020)

Humana Employee Assistance Program (EAP) and Work-Life Services is available FREE to ALL active City and School employees and their household members. They are available to help during this pandemic in the following ways:

- › Counselors are offering telephonic EAP sessions
- › Humana is publishing webinars and other resources on their website. *See below for links to a few of these resources, as well as how to contact Humana.*
- › Work-Life specialists are continuing to research and provide up-to-date information, especially to parents and children at home.
- › Humana is working to continually develop educational materials (articles & videos) on topics related to the impacts of COVID-19 for individuals, families, in the home, and within the “new” work environment- be it at home or as an essential business in the workplace.
- › Program access remains available 24x7.365- and in an effort to provide further ease in using the website, a “deep link” has been created which will allow the username and password login process to be bypassed. Bookmark this link and access the Coronavirus Resources section (on the homepage) for continuous updates to webinars, articles and other resources.

Link: [Humana EAP & Work-Life Website for Virginia Beach](#)

Humana Webinars: (information updated: 5/5/2020)

› **For Employees:**

Emotional well-being in times of uncertainty: Coping with the stress related to COVID-19

How to stay social and upbeat during COVID-19 : <https://vimeo.com/409830932>

Webinar overview:

- Addressing loneliness and isolation, living through this pandemic
- Importance of social distancing
- Rethinking routine
- 9 ways to stay connected virtually
- Addressing food insecurity
- Community resources

Working from home: Overcome barriers and embrace the change: <https://vimeo.com/405914045>

Webinar overview:

- Challenges of working from home
- Myths vs. realities
- Tips to make your work-at-home experience the best it can be
- Using the Employee Assistance Program (EAP) and Work-Life Services

Emotional well-being in times of uncertainty: Coping with the stress related to COVID-19:

<https://vimeo.com/398893454>

Webinar overview

- Identifying strengths and sources of resiliency and support to leverage during challenging times
- Tips for supporting others, including children and teens
- Strategies for resilience and emotional well-being, including using the EAP and Work-Life Services

› **For HR, Leaders and Manager:**

Supporting Employees in Times of Uncertainty: Coping with COVID-19 in the Workplace

Managing a work at home team during Covid-19: <https://vimeo.com/405912756>

Webinar overview:

- The good news about shifting to work-at-home
- 6 steps to effectively manage your remote team
- How an Employee Assistance Program (EAP) can help during this time

Supporting Employees in Time of Uncertainty: Coping with Covid-19 in the Workplace:
<https://vimeo.com/398132348>

Humana Articles: (information updated: 6/30/2020)

- › [Coping with the Novel Coronavirus Outbreak](#)
- › [Coronavirus \(COVID-19\): Eldercare, Caregivers and High Risk Population](#)
- › [Parenting During Coronavirus \(COVID-19\)](#)
- › [3 common myths about working from home, busted](#)
- › [Practical tips for managing your financial well-being during the COVID-19 pandemic](#)
- › [Working from home without childcare](#)
- › [Feeling lonely and isolated? Connect and engage today.](#)
- › [Tips to protect yourself and others](#)
- › [Coping with layoff survivor's guilt after COVID-19 job cuts](#)
- › [Death of an employee or employees loved one](#)
- › [Your financial well-being](#)

Parenting & COVID-19 (information updated: 8/11/2020)

With the looming unknowns surrounding school openings and how to prepare for possibly sudden closures, and how to find child care options, if they too are even operating? Navigating and understanding the options that exist and how to make decisions that work best for the child/children and one's family can be challenging – Humana EAP counselors & Work-Life specialists are here to assist.

Below are two (2) resource documents with a collection of information regarding the many parenting topics related to COVID19. These offer links to educational articles and online support resources. For those seeking customized research and help in locating childcare or education options, Humana's Work-Life team can work with you directly regarding their specific situation. Find contact information below.

- › [CHILD CARE AND EDUCATION SERVICES](#)
- › [PARENTING DURING COVID-19 RESOURCES: BACK TO SCHOOL](#)

► **Contact Humana EAP and Work-Life:**

- Call Humana EAP at 800-448-4358 (TTY: 711)
- Download the EAP by Humana app or access Humana.com/eap
For app and website access: Username: VirginiaBeach, Password: employee

Peace of Mind During COVID-19: Put Your Legal Resources Plan In Action (information updated: 4/21/2020)

During these uncertain times, Legal Resources members can access important plan benefits for help with their legal life events and/or keep them safe during the COVID-19 pandemic. Review the flyer from Legal Resources for how to find *Peace of Mind During COVID-19*.

- ▶ [Peace of Mind During COVID-19: Legal Plan In Action](#)
- ▶ [Peace of Mind During COVID-19: Identity Theft Protection In Action](#)

Plan members may also call Legal Resources at 800.728.5768 and speak to one of their certified paralegals for help.

Fun with the Family Activity Pack (information added: 4/21/2020)

With stay at home orders in place, we are all balancing work and family life differently. Feel free to view this [Family Fun Pack](#) from Mercer Health & Benefits, full of fun ideas and resources to try with your family at home.

Market Volatility: Putting Things Into Perspective (information added: 3/26/2020)

In unpredictable times, financial markets can experience volatility. As concern has grown over the spread of COVID-19, so has the impact on the markets.

The [letter to members re: market volatility](#) was created by Voya Financial for their current VBCPS 403(b) Retirement Savings Plan participants, a benefit available to all School employees.

Even if you do not have a Voya 403(b) account, the information is helpful for anyone with financial investments.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act (information updated: 4/28/2020)

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020 due to the public health crisis and financial impact of COVID-19. CARES has been adopted for:

- **VBCPS 403(b) Retirement Savings Plan** administered by Voya Financial
- **Commonwealth of Virginia 457 Deferred Compensation Plan** administered by ICMA-RC
- **VRS Hybrid 457 Plan** administered by ICMA-RC

The CARES Act allows for the following through December 31, 2020:

- Coronavirus-related distribution for greater access to funds for those who contract or are negatively impacted by the virus. *See below for eligibility requirements.*
 - You may also [click here](#) to review details about accessing a Coronavirus-Related Distribution from a defined contribution plan (DCP) managed by ICMA-RC (the COV 457 and VRS Hybrid 457 plans).
- Suspension of Required Minimum Distributions (RMD) for individuals who do not wish to withdraw assets from their retirement plan, as would otherwise be required.
 - **Voya** WILL NOT automatically suspend those with a Required Minimum Distribution, but a suspension may be requested if desired. *If you have an account with a legacy provider, contact your investment provider directly with questions regarding your RMD.*
 - **ICMA-RC** WILL automatically suspend the Required Minimum Distribution, but a distribution may be requested if desired.

For details regarding the CARES Act, contact:

Voya Customer Center

403(b) Retirement Savings Plan
800.584.6001

VBCPS Legacy Providers

Legacy providers should follow the VBCPS Plan Document revisions that allow for the CARES Act. Please contact your investment provider for details.

ICMA-RC | [click here](#) to review details about accessing a Coronavirus-Related Distribution

COV 457 Plan and VRS Hybrid 457 Plan
877.327.5261

You satisfy the eligibility requirements to receive benefit relief if you are an individual who experiences one (1) of the following:

- You are diagnosed with the virus SARS-CoV-2 or with coronavirus disease 2019 (COVID-19) by a test approved by the Centers for Disease Control and Prevention
- Your spouse or dependent is diagnosed with such virus or disease by such a test
- You experience adverse financial consequences as a result of:
 - being quarantined, furloughed or laid off or having work hours reduced due to such virus or disease,
 - being unable to work due to lack of child care due to such virus or disease, closing or reducing hours of a business owned or operated by the individual due to such virus or disease; or
 - meeting such other factors as may be issued in Treasury guidance.

If you meet one of the eligibility requirements described above, your expanded Coronavirus-related distributions (CRD) from your retirement plan options include:

- You can request a CRD of up to an aggregate amount of \$100,000 through December 31, 2020.
- The CRD is not subject to the 10% early withdrawal penalty tax or mandatory federal 20% withholding that otherwise apply to early distributions.

- Please note that the \$100,000 CRD maximum applies on an individual basis for all of your retirement plans and IRAs. If you take a CRD from another Plan or IRA, you are responsible for tracking your limits to ensure that you do not exceed the maximum.

Note: While this is a challenging situation and you may need access to your retirement savings, it's important to weigh the immediate benefit of taking a loan or plan distribution with the long-term consequences of depleting your retirement savings.