

**DATE:** April 20, 2020

**TO:** ALL University Benefited Employees

**FROM:** Office of Human Resources – Benefits

SUBJECT: Updated Information on the Coronavirus Aid, Relief, and Economic Security

(CARES) Act

As a result of COVID-19, many of our benefit program offices and operations have been impacted. The below list provides information to help you navigate through these changes. The University of Nevada, Las Vegas - Office of Human Resources is committed to assisting you and your family and helping you stay informed about your Benefits.

### **RETIREMENT:**

## **TIAA and VOYA Participants**

Effective immediately, participants of the 401(a) and 403(b) plans offered by <u>TIAA</u> and the 457 plan offered by <u>VOYA</u> will be offered counseling sessions either over the phone or via virtual counseling sessions. Financial Consultants will be able to share relevant documents, tools and information.

### To schedule a meeting click on the link below:

- For TIAA participants visit the <u>TIAA Virtual Counseling</u> site to sign up for a counseling session or call 1-800-732-8353.
- For VOYA participants visit the <u>VOYA website</u> to sign up for a counseling session or call 1-800-584-6001.

### **Update for TIAA Participants**

The <u>Coronavirus Aid, Relief, and Economic Security (CARES) Act</u> was signed into law on March 27, 2020. The Act is designed to bring financial relief for individuals and families affected by COVID-19.

At this time, NSHE has chosen to adopt the following CARES Act provisions for participants of the Supplemental 403(b) plan:

- Retirement plan loans limits have increased up to (i) \$100K, or (ii) 100% of the account balance for COVID-19 qualified requests.
- Early withdrawal penalties for in-service distributions up to \$100K will be waived for qualified COVID-19 distributions.

Additional provisions adopted for both the mandatory 401(a) and supplement 403(b) plan include:

- Optional suspension of required minimum distributions (RMDs) for 2020.
- Optional extension of repayments for current outstanding loans.

If you would like additional information about the eligibility criteria, you can speak with a <u>TIAA</u> <u>financial consultant</u>, or by calling <u>TIAA</u> at **800-842-2252**. We recommend reviewing all of your options.

### **PERS Participants**

NVPERS has temporarily closed all offices to visitors as of March 17, 2020 until further notice.

In addition, for the protection of all members and staff all scheduled appointments have been cancelled. All other retirement business will be conducted by NVPERS staff. Please ensure to submit all time-sensitive documents by mail, email or fax.

### **NVPERS Contact Information**

• **Phone:** (775)687-4200 in Carson City and (702)486-3900 in Las Vegas

Toll free: (866)473-7768Email: nvpers@nvpers.org

• Fax (to submit forms and general correspondence): (775) 687-5131

• Mailing address: 693 W. Nye Lane, Carson City, NV 89703

#### **MEDICAL PLANS:**

#### **Group Medical Plans:**

The <u>Public Employees Benefits Program (PEBP)</u> is working alongside <u>HealthSCOPE Benefits</u> and <u>Health Plan of Nevada</u> to ensure support is available during this time. You can contact PEBP at <u>1-800-326-5496</u> or email PEBP at <u>memberservices@peb.nv.gov</u>.

Virtual doctor visits are available for both the <u>Consumer Driven Health Plan (CDHP)</u> and <u>Health Plan of Nevada (HMO)</u>.

Please refer to the <u>HealthScope Benefits CDHP</u> <u>brochure</u> for additional information for CDHP members and HPN's 24/7 Virtual Visits site for additional information for HPN members.

For specific questions about your medical coverage, CDHP members should contact <a href="HealthSCOPE">HealthSCOPE</a> at 1-888-763-8232 and HPN members should contact <a href="HPN">HPN</a> at 1-877-545-7378.

## Update for Health Savings Accounts (HSA) and Health Reimbursement Accounts (HRA)

The passing of the <u>CARES Act</u> also provided provisions that affect the HSA/HRA plan participants.

#### HSA/HRA:

- Over-the-counter drugs and medicines are now covered **without a prescription**. This change is effective for expenses incurred on or after January 1, 2020.
- Menstrual care products (now considered a qualified medical expense).

For specific questions, HSA/HRA participants should contact <u>HealthScope</u> customer service at 1-888-763-8232.

### **Resources for CDHP members:**

## Access your health plan account:

Sign into <u>PEBP's website</u> to find network health care providers, benefits coverage and more.

## Request early prescription refills:

If you need help obtaining an early prescription refill, call the <u>Express Scripts</u> pharmacy phone number at 1-855-889-7708.

#### • Call with COVID-19 benefits questions:

If you have health benefits questions or need help finding a healthcare provider, call HealthSCOPE's phone number at 1-888-763-8232.

### **Resources for HMO members:**

Access your health plan account, pharmacy benefits or network providers:

- Sign in to <u>HPN's website</u> or;
- Contact member services toll-free at 1-877-545-7378 or;
- email HPN for benefits coverage and more

## **Voluntary Plans:**

<u>ASIFLEX</u>, our vendor for the medical and dependent care flexible spending accounts (FSAs), wants to encourage all participants to file claims electronically as this will result in a quicker reimbursement for you. Please consider signing up for direct deposit and electronic communications via email or text. Claims can be filed via the free mobile app, online or by fax.

Access your flexible spending account:

- Go to asiflex.com
- Select Online Access/Account Detail tab, then Participant/Account Detail
- Contact member services toll free at 1-800-659-3035
- Fax: 1-877-879-9038

## **Update for Dependent Care and Medical FSAs**

The passing of the **CARES Act** also provided provisions that affect the FSA plan participants.

### **Dependent Care FSA:**

- Participants of the Dependent Care FSA are able to disenroll or change the contribution amount if a qualifying event (closure of facility or change in cost) took place due to the COVID-19.
  - Your HR <u>Benefits Team Representative</u> can be reached via email at hrbenefits@unlv.edu for additional assistance.

### **Medical FSA:**

- Over-the-counter drugs and medicines are now covered without a prescription permanently. This change is effective for expenses incurred on or after January 1, 2020.
- Menstrual care products (now considered a qualified medical expense).

For specific questions, FSA members should contact <u>ASIFlex</u> customer service at 1-800-659-3035.

### **Other Medical Questions:**

# Will my medical benefits continue if I am on administrative leave with pay?

• Yes, group medical coverage remains intact unless otherwise notified.

## Whom do I contact if I have questions about my coverage if working remotely?

- If you have questions about your plan, covered services, claims, providers, etc.,
- Please contact your medical plan carrier directly:
  - o HealthSCOPE 1-888-763-8232 (For CDHP members)
  - o <u>HPN</u> 1-877-545-7378. (For HPN members)
- If you are unaware of what medical plan you have, you may access your information through the PEBP employee portal.
- Your HR <u>Benefits Team Representative</u> can be reached via email at hrbenefits@unlv.edu.

## Guidelines on how to prevent the spread of COVID-19

- Follow the recommendations as provided by the CDC, which includes:
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose, and mouth.
- Stay at home when you are sick, except to get medical care, and avoid visiting crowded places.
- Cover your mouth and nose when you cough or sneeze.
- Wash your hands often with soap and water for at least 20 seconds, especially after you have been in a public space, before eating, after blowing your nose, coughing or sneezing.
- If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol.
- Clean and disinfect objects and surfaces you touch.
- Follow all travel guidelines by the CDC.